

Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic
Activities in the Canadian Prairies

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ABSTRACT

In recent years, advanced technologies in information, communication, and transportation have changed the contours of international migration and created a situation that enables immigrants to live in more than one country simultaneously. The simultaneous living of immigrants in more than one country takes place in two ways - physical and emotional (where immigrants forge and sustain various transnational social and economic relations between their societies of origin and settlement). This dissertation focuses on the transnational economic activities of Ghanaian immigrant entrepreneurs in three Canadian Prairie cities – Calgary, Saskatoon/Regina, and Winnipeg. The study specifically explores immigrants' motivation for transnational entrepreneurship, experiences, challenges, and coping strategies. A qualitative research method involving in-depth interviews and focus group discussions was adopted as well as involving descriptive statistics. The study revealed that Ghanaian immigrants' motivation for entrepreneurship is primarily based on family considerations in both 'home' and host countries. The study also found an entrepreneurial culture as another driving force for entrepreneurship. Entrepreneurs were found to maintain simultaneous economic and social ties and links with family and friends in their country of origin (Ghana) and other places, such as Turkey, China, and Dubai, to facilitate their entrepreneurial activities in Canada in areas such as importing and exporting of goods and services. Furthermore, the study found that race, accent, and start-up capital were significant challenges that these entrepreneurs face; however, these entrepreneurs developed coping strategies such as resiliency, the building of networks, and 'faceless' business transactions in their transnational entrepreneurial activities.

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Chapter One

1.1 Introduction

Migration is not a new phenomenon. However, modern technologies in information, communication, and transportation have changed the contours of international and national migration and created a situation whereby migrants live and conduct their businesses in more than one country virtually simultaneously. This type of transnational endeavor is considered to be one of the pathways through which immigrants engage in the labour market while settling down in Canada. Studies have shown that entrepreneurship or business ownership provides a conduit for economic progress as well as an important source of employment, and economic growth for immigrants (Appold and Kasard 2004; Zhou and Cho 2010; and Wang and Liu, 2015). Aldrich and Waldinger (1990) define entrepreneurs as “owners and operators of business enterprise which includes self-employed persons who employ family labour and employ outsiders” (p. 112-3). Moore and Butter (1997) also define an entrepreneur as “someone who has initiated a business, is actively involved in managing it, and owns at least 50 percent of the firm” (p. 2). Entrepreneurs play a pivotal role in any country’s economy by creating jobs and payment of taxes. Canada places value on immigrant entrepreneurs because of their investment and the jobs that they create.

Immigrant entrepreneurs in Canada can be grouped loosely into two categories – people who come to Canada as entrepreneurs under the Business Class category of Canada’s immigration system and individuals who migrate to Canada under other categories (skilled worker, provincial nominee, family unification, and refugee program) and subsequently become entrepreneurs for various reasons. Ghanaian immigrants in this study belong to the latter category. The entrepreneurial activities of Ghanaian immigrants include retailing; health related

services such as doctors and home care providers; and financial consultants, lawyers, and other related services. These entrepreneurial activities are not limited to the host country but transcend national borders to their country of origin (Levitt, 2007; Chen, 2007; and Drori, Honig, and Ginsberg 2010). The simultaneous cross-border activities of immigrants in more than one country manifest in any or all of the following domains economic, political, social, and cultural. This phenomenon has been described as transnationalism (Glick Schiller et al. 1995; Portes, 1997). Glick Schiller et al. (1995) have defined transnationalism as “the process by which immigrants forge and sustain simultaneous multi-stranded social relations that link together their societies of origin and settlement” (p. 48). The transnational activities of Ghanaians include imports and exports, having overseas establishments, especially in the country of origin, and the outsourcing of jobs.

1.2 Migration and Entrepreneurship

The increasing number of immigrants in Canada has contributed to a competitive labour market with limited access to good jobs. Studies suggest that in Canada, immigrants, especially visible minorities facing unemployment, are more likely to resort to self-employment (entrepreneurship). This is because of challenges such as lack of recognition of their foreign credentials, segregated labour markets, and discrimination (Li, 2000, 2003; Guo, 2013; George and Chaze, 2014; Zhou and Liu, 2015). More specifically, George and Chaze state that “discrimination in employment includes lack of access to employment, differential rewards and outcomes in the labour market, as well as perceptions of discrimination” (p. 2). There have been debates about the reasons for immigrants’ propensity for entrepreneurship. First, some scholars such as Drori, Honig, and Ginsberg, (2010) argue that culture (values and beliefs) plays a role in shaping the entrepreneurial spirit of individuals. They posit that culture influences

entrepreneurial behaviour and that some ethnocultural groups have certain cultural values such as self-denial that predispose them to entrepreneurship (Drori, Honig, and Ginsberg, 2010).

Furthermore, Wu (1983) claims that Han Chinese have a high propensity to save and reinvest business profits and have a strong desire to educate their children to carry on family businesses. Garlick's (1967) classic study found that the Ghana's Kwawu ethnic group has a strong sense of deferred gratification, a desire to save and invest in a business and a capacity to transfer these values to their children.

Recent studies of immigrants' propensity toward entrepreneurship (see Pecoud, 2004; Putz, 2003) also reveal the role and value of culture, as highlighted in previous studies. For example, Putz (2003) argues that some ethnic groups are endowed with cultural values and resources (family capital) that influence their entrepreneurial pursuits. Drori, Honig, and Ginsberg, (2010) further emphasize the cultural value of saving to invest in business and providing capital and resources needed to start a business and maintain it; these resources, they argue, are based on group solidarity and reciprocity. However, other factors have been found to influence the tendency to engage in entrepreneurial activities. Portes and Bach's (1985) study of Cuban immigrants in Miami revealed that Cuban immigrants arrived in the U.S without entrepreneurial culture, but they became self-employed through social networks in their ethnic enclave. The enclave thesis suggests that the drive to self-employment or the basis of entrepreneurial spirit may not originate from culture but the structural conditions in the host society. Studies show that diverse structural conditions such as employment barriers, marginalization, and discrimination, in the host society, influence immigrants' tendency toward self-employment (Aldrich and Waldinger, 1990; Hagen, 1962; Li, 2004; Young, 1971). Hagen, for instance, suggests that visible minority groups construct their adaptive mechanisms through

entrepreneurship because of their separateness from mainstream society and that “marginality produces innovation” (1962, p. 241). Young (1971) also claims that groups move into entrepreneurship/self-employment due to the low status that they experience in the host society which deprives them of access to opportunities in mainstream society. Li (2004) stresses the advantages immigrants enjoy such as ethnic affinity, common language, and close ties within their ethnic enclave. Although Aldrich et al. support the view that the low status of marginal groups resulting from discrimination leads to self-employment; they also argue that self-employment does not necessarily change the marginal status of ethnic entrepreneurs. To them, self-employment is just a horizontal movement from marginal employment status to marginal proprietorship (1994, p.193).

Other studies (Li, 2000; Yoon, 1997) stress the obstacles immigrants face in the host society which include discrimination and racial barriers, that block visible minorities’ from access to the mainstream labour market and drive them to self-employment. Li (2000) highlights barriers such as proficiency in official languages and credential devaluation as employment obstacles that push visible minorities toward self-employment. One critique of this blocked mobility thesis is that it cannot explain why, among those whose mobility is blocked, some become self-employed and others do not (Yoon 1997). Nevertheless, the blocked mobility thesis suggests that visible minorities are more likely to be self-employed compared to native-born Canadians.

1.3 Statement of the Problem

Most of the studies on immigrants' entrepreneurship in Canada (Uneke, 1994; 1996; Li, 2000; Ley, 2006; Knight, 2004) analytically lump all Blacks into one category to describe their experiences. As there are differences among blacks regarding country of origin, culture, migration patterns and history, research that lumps Blacks into such a single category provides little insight into the specific nature of their experiences, their adaptation to the host society, and their enduring ties to their countries of origin. In this vein, White (1987) explains the imperativeness for researchers to separate immigrants into actual national and ethnic categories for analytical purposes. I agree with White's perspective that the processes and the experiences of immigrant entrepreneurship will be better understood if studied separately.

Another issue is that highlighted studies have only focused on immigrants' socio-economic activities in the host society without fully exploring their cross-border entrepreneurial activities. Given this gap, this study focuses on the transnational economic and social activities of Ghanaian immigrant entrepreneurs in the Canadian Prairies. More specifically, the study explores how Ghanaian immigrants' connections, ties, and regular contacts with the homeland and also their connections to friends, groups, and other organizations in the host country, shape their economic and social activities and thus become transnational entrepreneurs. This study further explores the factors that drive Ghanaian immigrants to become transnational entrepreneurs, the connections and ties that they build in the host and home countries, as well as the challenges they face in their entrepreneurial activities.

To provide a comprehensive understanding of Ghanaian immigrant transnational entrepreneurs and their experiences, this thesis draws on transnationalism as a theoretical framework as well as social capital to explore how immigrants' simultaneous engagements between home and host societies shape their economic and social activities in both host and home countries. As Tsuda (2012) argues, transnational activities of immigrants provide an opportunity for them to access resources from more than one place as they create new ways to maintain ties with their country of origin. Transnationalism in this study is taken as entailing a process by which Ghanaian immigrants in Canada create and maintain simultaneous economic, social, and cultural relations across national borders through physical travels and/or the use of various forms of communication that link them to both countries of origin and settlement.

Research suggests that immigrants' transnational economic activities are one of the ways that enable them to settle into and adapt to the host community and, thus, become transnational entrepreneurs (Portes, 2003; Chen, 2007; and Drori, Honig, and Ginsberg, 2010). This claim may not be apply to all immigrants. The position taken in this study is that immigrants' ability to engage in economic activities in the host country is facilitated by resources drawn from multiple locations with the potential of enabling them to settle in the host society especially if/when they set up businesses in the host country. Several studies have revealed that transnational entrepreneurs derive resources, ideas, and information across national borders (Drori, Honig, and Ginsberg, 2010; Kerr and Schlosser, 2010; Light, 2007; Oliver and Montgomery, 2010; Portes, Guarnizo and Haller, 2002). Drori, Honig, and Ginsberg (2010) define transnational entrepreneurs as "social actors who enact networks, ideas, information, and practices for the purpose of seeking business opportunities or maintaining business within multiple social fields, which in turn force them to engage in varied strategies of action to promote their entrepreneurial

activities and social change” (p. 4). This definition provides insight into the activities of immigrants across national borders in the context of engaging in business activities through various webs of contacts. The emergence of immigrants’ entrepreneurship in transnational migration constitutes the basis of further exploration as part of the aim and objectives of this study:

1.4 Objectives:

The general objective of this study is to explore the transnational entrepreneurial activities of Ghanaian immigrants in the Canadian Prairies. Specifically, the study has the following aims:

determine the factors that motivate Ghanaian immigrants to engage in transnational entrepreneurship

explore resources (financial and human) used in establishing transnational business enterprises

examine the Ghanaian immigrant entrepreneurs’ transnational activities to determine how they engage in these activities and the roles social capital and reciprocity play in their entrepreneurial activities.

determine the challenges confronting Ghanaian immigrants in carrying out their entrepreneurial activities in Canada and/or in Ghana.

explore the gender dimension of immigrants’ entrepreneurial activities.

1.5 Research Questions

The study is guided by the following questions

What economic, social and/or cultural factors drive Ghanaian immigrants to become transnational entrepreneurs?

Do these driving forces arise from within the host society or home society?

What roles do families in both host and home countries play in motivating Ghanaian immigrants to set up transnational business? Where do transnational entrepreneurs get their capital to establish transnational business enterprises?

What are the transnational connections of these immigrants' entrepreneurial activities?

What roles do social and business connections and ties play in immigrants entrepreneurial activities, and how powerful are these roles?

Who are the customers/clients of the immigrants' businesses?

What are the demographic characteristics of the customer/clients base?

What are the challenges confronting Ghanaian immigrant entrepreneurs?

Answers generated from these questions were analyzed in line with the broad objective of the study.

1.6 Organization of the Thesis

The study is organized as follows. Chapter one contains the introduction to the study and a description of transnational entrepreneurship and the immigrants who are engaged in these practices, particularly in Canada. The chapter highlights the statement of the research problem that the majority of studies on immigrants' entrepreneurship have focused on immigrants' socio-economic activities in the host society without fully exploring their cross-border entrepreneurial activities. The chapter also presents the broad objective of the study which is to explore the transnational entrepreneurial activities of Ghanaian immigrants in the Canadian Prairies. Chapter two introduces the target group of this study by providing a brief background profile of their home country. Further, the chapter provides a historical analysis of Canada's immigration system in the context of African migration to Canada, with an emphasis on Ghana. The purpose of this chapter is to provide a context for the study of Ghanaian immigrants in Canada.

Chapter three consists of the literature review of immigrant entrepreneurship and its shortcomings. For instance, studies conducted in the area of immigrant entrepreneurship often lump visible minorities into one category in their analysis. Moreover, some of the studies are limited, viewing transnational entrepreneurship from above (macro-level), while this study focuses on transnational entrepreneurship from below (micro-level), which is grassroots transnational entrepreneurship. In filling this gap, the study documents the lived experiences of Ghanaian immigrants' transnational entrepreneurial activities. This chapter ends with a theoretical framework that guides the research. Specifically, the theory draws on transnationalism and social capital, and reciprocity. Chapter four of the thesis outlines methodology and presents an overview of the research design which entails a qualitative method combined with descriptive statistics. The study employs a snowball sampling technique to select

respondents and uses in-depth interviews and focus group discussions to collect data from the participants. Overall, 40 participants were chosen from the target population of Ghanaian immigrant entrepreneurs in the Canadian Prairie cities – Calgary, Winnipeg, Saskatoon, and Regina.

Chapter five consists of the demographic and socio-economic profile of the participants and the descriptive data of the study, such as the frequencies and the percentages of the participants' demographic and socio-economic characteristics presented. A table format is used to capture all the 40 participants' socio-demographic characteristics which include – pseudonyms, gender, age, education, the number of children if any, type of business, number of employees, and source of capital. This table of the socio-demographic features of the respondents provides a quick overview of the profile of each participant. Based on the objectives of the study, this chapter selected some specific variables and generated frequency distribution tables and charts and descriptive analyses of variables such as age, gender, marital status, education, type of business, source of capital for the business, human capital for the business, reason for coming to Canada, employment status before migration, number of employees, training in entrepreneurship, and type of clients were conducted

Chapter six covers Ghanaians' immigration to Canada and documents how the sample participants became entrepreneurs. The migration history of respondents provides a good context for the discussion for immigrants' motivation for entrepreneurship. Some of the factors that motivated immigrants to go into entrepreneurship include the following: influences (pressure and encouragement) of family and friends both in the home and host society, culture, and opportunities in the host country. It was evident in this chapter that the influences of family and friends both in the host and home countries had not been fully discussed in the existing literature.

The chapter shows that immigrants' quest to have more flexibility and time for their families influenced their decision to become entrepreneurs. Also, it is demonstrated in this chapter that some immigrants' families and friends in the country of origin influenced them to establish businesses there. Also, sources of resources that immigrants used to setup businesses and developed a client base are discussed in this chapter, and it is evident that the majority of the entrepreneurs used personal savings as start-up capital for their businesses, and others got loans from financial institutions and friends. The chapter also shows the diverse client base of the entrepreneurs, both African and non-African. Chapter seven looks at the transnational dimension of immigrant entrepreneurship. This chapter discusses in detail the transnational component of immigrants' businesses. Some of the components are import, export, and an establishment of businesses in the country of origin. It is revealed in this chapter that ethnic products are imported mainly from the country of origin, and at the same time, entrepreneurs export cars and clothes to their homeland to sell.

The chapter also outlines the modes of transport and communication, and the entrepreneurs' contacts outside the host country in cross-border activities. It is shown in this chapter that respondents use mobile phones in several ways to transact business, such as making and completing orders for products, making price inquiries, making banking transactions, sending text messages (with pictures as well as voice, recording), and arranging for and tracking delivery of products. It is demonstrated in the chapter that the contact people in the homeland, such as family members and friends serve as representatives of their businesses. Chapter eight discusses the challenges faced by transnational entrepreneurs and the coping strategies they adopt to survive. The areas of discussion are centered on financing, access to products, race, and gender. The chapter argues that start-up capital is a huge challenge and that the majority of the

entrepreneurs start their businesses with personal savings because they were unable to access loans from financial institutions due to the lack of credit history. The chapter further discusses race as a challenge to entrepreneurs in the areas of clients, financing, and the general operation of their businesses. This chapter also outlines some coping strategies such as resiliency, niche-marketing, back-stage-roles, and faceless transactions that the entrepreneurs employ to confront their challenges. The chapter shows that the use of these strategies helps them in several ways to survive and expand their business operations.

Finally, chapter nine is presented in three sections. The first section presents the general discussion of key findings of transnational entrepreneurial activities of Ghanaian immigrants in areas such as motivation for transnational entrepreneurship, the process of carrying out transnational business activities, the embeddedness of social capital and reciprocity, and challenges and coping strategies. The second section presents policy implications regarding how government and policy makers could play a supporting role in immigrants' business activities. The final section outlines some limitations of the study and provides some recommendations for future research.

Chapter Two

Profile of Ghana and Historical Analysis of Migration

2.1 Introduction

This chapter introduces the target group of this study by showing a brief country profile of their country of origin, Ghana. The chapter further provides a historical analysis of Canada's immigration policies of African migration to Canada and, specifically, Ghanaian migration to Canada. The purpose of this section is to provide a context for the study of Ghanaian immigrants in Canada.

2.2 Ghana – Background

Ghana was the first country in Sub-Saharan Africa to attain independence in 1957. Ghana has gone through several changes in governments, some military and others civilian. But, in the last two decades, the country has been making steady progress in its democratization process evidenced by the five elections held since 1992, which were certified by international observers (United Nations, Africa Union and others) as free and fair. Ghana has a total population of 24,658,823 according to the Population and Housing Census 2010 and represents an increase of 30.4 percent over the 2000 census of 18,912,079 (Ghana Statistical Services, 2012 p. 1). The total population is made up of 12,024,845 males (about 49 percent) and 12, 633,978 females, about 51 percent (Ghana Statistical Services, 2012, p. 2). The ethnic compositions of Ghana are Akans, the predominant ethnic group in Ghana (47.5 percent), Mole-Dagbani (16.6 percent), the Ewe (13.9 per cent), Ga-Dangme (7.4 per cent) and the Mande, the smallest ethnic group (1.1 percent) (Ghana Statistical Services 2012, p. 5). Although there are over 100 indigenous

languages in Ghana, English is the official language used in government, educational institutions, and businesses.

Agriculture forms a major part of Ghana's economy, contributing about 40 percent of Gross Domestic Product (GDP), and employs close to 60 percent of the population (Ghana Statistical Services 2012). Ghana's major exporting products are cocoa beans, cocoa butter, cashew nuts, refined sugar, rubber, gold, timber, shea butter, and many others. Ghana's economy compared to other countries in the sub-region is making steady progress; however, the economy is still facing major challenges such as the budgetary deficit, inflation, corruption, and mismanagement (Mensah, 2005). The precarious economic situation, especially in the 1980s, coupled with the political tension pushed many people to migrate out of the country to neighbouring countries and to as far as North America, e.g., Canada. Other factors such as family unification, career development, and personal reasons possibly contributed to their migration. Broadly, migration of Africans to Canada has long history and has occurred for various reasons.

2.3 Historical Highlights of Immigration of Africans to Canada

In Canadian history, demographically immigrants have constituted a major part of the population. According to the National Household Survey, foreign-born immigrants constitute 20.6 percent of the country's total population, the second-highest percentage of the G8 (Group of Eight Industrialized Countries) apart from Australia (Statistic Canada, 2011). Historically, migration to Canada can be divided into four phases, each directed by a state policy that regulated who would be accepted as immigrants (Li, 2003). The first phase, from 1867 to 1895 saw an open-door policy towards those of European origin and or from the United States. In

1869, Canada passed its first legislation on immigration, at which time immigration agents were appointed. It is estimated that between 1867 and 1895, about 1.5 million immigrants of European descent came to work on farms and in factories and other non-agricultural sectors (Manpower and Immigration, 1974; Statistics Canada, 1983). The second phase lasted from 1896 to the beginning of the First World War and saw massive increases in immigration to Canada due to the expansion of economic activities and improved agricultural production (Kelly and Trebilcock, 2010). Canada's immigration policy for this period was aimed at encouraging the immigration of farmers, farm labourers, and female domestic workers from the United States and Northern European countries (Manpower and Immigration, 1974). The third phase of Canada's immigration from 1900 to 1945 continued to follow the previous policies of accepting immigrants from 'desirable' sources (mainly the United States and Northern European countries). However, Central and Eastern Europeans were tolerated, but non-white immigrants were not welcome (Kelly & Trebilcock, 2010; Li, 2005). Specifically, Canada's immigration policy during this period was summarised in the 1910 government's report as cited in Li (2003, pp 18-19):

The purpose of the policy department at present is to encourage the immigration of farmers, farm labourers, and female domestic servants from the United States, the British Isles, and certain northern European countries, namely France, Belgium, Holland, Switzerland, Germany, Denmark, Norway, Sweden, and Iceland. On the other hand, it is the policy of the department to do all in its power to keep out of the country those belonging to nationalities unlikely to assimilate and who consequently prevent the building up of a united nation of people of similar customs and ideals (Manpower and Immigration Canada, 1974b: 9-10).

This report clearly indicates that visible minorities such as Asians, Africans, and other non-white were seen as those who are unable to assimilate.

The post-war economic boom in the 1960s strongly shaped the formation and direction of immigration policy in Canada (Kelly & Trebilcock, 2010; Li, 2003). In 1967, Canada adopted a universal selection system operates through a point system. Under the point system, an immigrant can apply either as an individual or as someone sponsored by a Canadian citizen or permanent resident (Li, 2005). The individuals selected are required to have the skills, language abilities, education, and work experience needed to make an immediate economic contribution to the province or territory that nominates them. Applicants are assessed by a point system and pass with a mark of 67 out of 100 points. The table below shows the various components in the selection criteria for skilled workers in Canada's immigration system.

Table 2.1: Skilled Workers - Selection Grid

| Criteria | Points |
|---|---------------|
| Education (maximum points) | 25 |
| Official language (maximum points) | 24 |
| Age (21–49 years of age at time of application, less 2 points for each year of age over 49 or under 21 years) | 10 |
| Arranged employment in Canada | 10 |
| Adaptability (maximum points) | 10 |
| Experience (maximum points) | 21 |
| Maximum points | 100 |
| Pass mark for skilled worker immigrants | 67 |

Source: (Satzewich and Liodakis. 2010, p. 108)

Another category of immigrants within Canada's immigration system is the business class. There are two categories of business immigrants: investor and self-employed. Those applying under the investor category must demonstrate "business experience," have a minimum net worth of \$1,600,000 obtained legally, and make an investment of \$800,000 in the country. Those applying in the self-employed category must have relevant experience in cultural activities, athletics, or farm management. They must also qualify under a revised points system; their "pass mark" is 35 out of 100 points (Satzewich and Liodakis, 2010, pp 109-111).

The universal selection through the point system put in place in 1967 has remained the framework for selecting immigrants. However, significant political and economic changes since 2001 have resulted in the modification of the point system, which now applies specifically to the selection of economic immigrants indicated above. Within this broader framework of universal selection, individuals can enter Canada permanently through economic class, family class, refugee class, and business class. Also, individuals can enter Canada temporarily because of their experience with the temporary foreign worker and International student programs, and as visitors (Alboim and Cohl, 2012; Satzewich and Liodakis, 2010). Kelly and Trebilcock (2010) noted that the strong performance of the Canadian economy coupled with the universal selection system and subsequent resulting changes have led to the admission of immigrants from different ethnic backgrounds (p. 316). Other studies (Berry and Laponce, 1994; Mensah, 2005; Li, 2003) show that as a result of the modifications in the immigration policies, the traditional sources of immigration (Western Europe and the United States) have decreased. The non-traditional sources such as Asia, Africa, the Caribbean, and other non-European places of origin have increased. According to Alboim and Cohl (2012), between 2008 and 2012 the federal government introduced changes which have affected all the categories of entry into Canada. For instance, the

Canadian Experience Class has been created to allow international students and highly-skilled foreign workers to take up permanent residency in Canada. The Experience class foreign workers enter Canada temporarily and later apply for their permanent residency. More recently in 2012, a Ph.D. stream was created within the Federal Skilled Worker category. These changes have had impacts on the flow of immigrants from Africa. Although the African immigrant population is fairly small relative to those of Europeans and Asians in Canada, it has increased steadily over the past two decades. Available data show that, between 2006 and 2011 alone, Canada admitted about 145,700 immigrants from Africa, a total that represents 12.5 percent of the newcomers who arrived during the period (Statistics Canada, 2011).

Apart from the internal dynamics of Canada's immigration policies and programs, other push factors including socio-economic and political conditions have accounted for the increase in the number of African immigrants to Canada during the past decade. In the 1980s and 1990s, African countries such as Somalia, Ethiopia, Eritrea, Chad, and others were going through economic hardships that resulted in a mass exodus of people from the continent. Moreover, the structural adjustment programme (SAP), imposed by the World Bank and the International Monetary Fund (IMF) on African countries, resulted in a lot of economic hardship for the people of those countries. Many of them were forced to seek better living conditions and economic opportunities in other African countries as well as in Western countries such as Canada (Mensah, 2005). Also, political instability, ethnic conflict, and civil unrest in Angola, Rwanda, Sierra Leone, and Liberia contributed to migration from Africa to refugee receiving countries including Canada (Ghai, 2000; Mensah, 2005; Stewart, 2000). Moreover, the family unification policy and the Immigration and Refugee Protection Act (IRPA), expanded the category of eligible immigrants who could sponsor their families under the family class. According to Statistics

Canada, about 5,600 African refugees representing 7.1 percent [sic], entered Canada in 2012 (Statistics Canada, 2012). Table 1 below shows the various categories of immigrants from Africa and Asia in 2012.

Table 2.2: Categories of Immigrants from Africa and Asia

| Category | Africa | Asia |
|--|----------------|----------------|
| Family | 8,999 (13.8%) | 37,468 (57.6%) |
| Economic and Provincial Nominee | 35,614 (22.1%) | 84,038 (52.3%) |
| Refugee | 9,967 (43.2%) | 5,539 (24%) |

Source: Statistics Canada (Facts and Figures), 2012

Africa and Asia continue to constitute the major sources of immigrants to Canada in response to changes in the Immigration Act (Creese 1992; Kelly and Trebilcock 2010).

Although Canada’s internal dynamics of immigration policies and some other factors may have pulled and pushed Africans respectively to Canada, Massey et al. (1997) argue that migration decisions are sometimes collective acts by families or households to maximize expected income and to minimize the risk associated with migration. They adopt three factors – network, institutional, and cumulative causation in explaining the migration of individuals and groups. To Massey et al., International Migration is perpetuated through networks and interpersonal connections among migrants, former migrants, and non-migrants in both origin and destination countries and these ties constitute a form of social capital upon which migrants and non-migrants rely. They propose that institutions and voluntary organizations (profit and non-profit) “arise to satisfy the demand created by an imbalance between a large number of people who seek entry into capital-rich countries and the limited number of immigrant visas these

countries typically offer” (p. 265). A cumulative causation analysis, which was previously developed by Gunnar Myrdal in 1957, according to Massey et al., shows that migration flows alter the social and economic context in which subsequent migration decisions are made, as they make it less costly for new immigrants to make a migratory decision. These developments have made the discussion on migration very complex with no single factor or perspective found as adequate for explaining why people move across national borders, especially regarding African migration including Ghanaians, to Canada. The section below highlights the migration history and background of the target group (Ghanaians immigrants) in this study.

2.4 Ghanaians Immigration to Canada

Historically, Ghanaians emigration abroad can be looked at in phases. The first phase and for that matter, the earliest migration of Ghanaians to outside destinations started in the 1960s (Anarfi 1982). Ghanaians who migrated internationally in the 1960s were students and professionals and the majority of them were under the government of Ghana’ scholarship. A large number of these students and professionals went to Europe especially the United Kingdom, due to colonial ties. Other went to other Western countries such as the United States and Canada (Anarfi and Awusabo-Asare, 2000). In Canada, for example (Owusu 2000), reports from immigration data show that there were about 100 Ghanaians in Canada in 1967.

The second phase began in the 1980s when a large movement of people from Ghana to other countries in search of jobs and better-living conditions took place due to an unprecedented economic crisis (Anarfi 1982). During this period, Ghana experienced a drought coupled with the Structural Adjustment Programs (SAP) under neoliberal policies of the International Monetary Fund (IMF) and World Bank program (Kraus, 1991; Boafo-Arthur, 1999). The SAP

brought untold hardship to the people who, as a result resorted to migration as one of their survival strategies. The destinations of Ghanaians, moving during this period were varied – with some going to neighbouring countries such as Nigeria and Cote d’Ivoire and other African countries e.g. Uganda, Botswana, and Zambia (Anarfi and Awusabo-Asare, 2000). During the same phase, some Ghanaians traveled to western countries in Europe and North America.

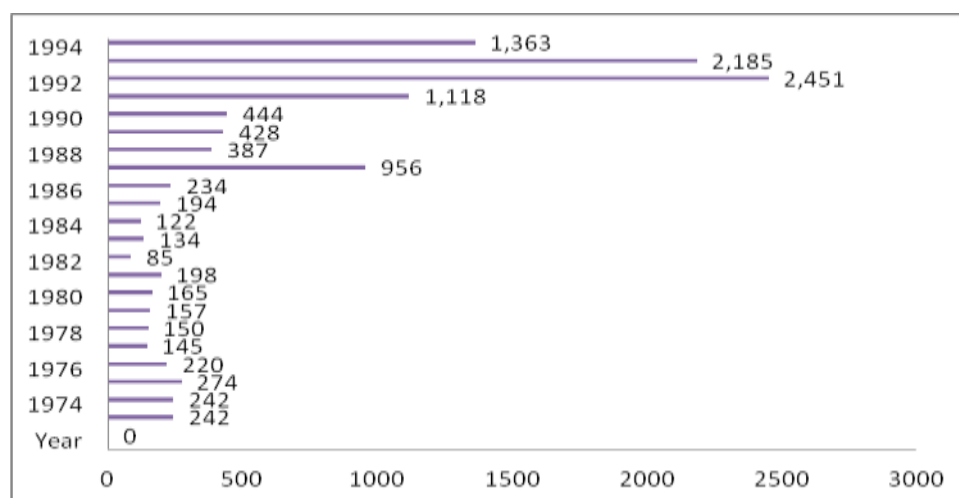
The third phase covers the late 1990s to the present, during which large number of Ghanaians (skilled and unskilled) moved abroad for various reasons. The literature describes this period as a ‘diasporisation’, whereby Europe and North America became the common destination for Ghanaians (Van Hear, 1998). Available data show that Canada has been and continues to be one of the preferred destinations of Ghanaians. For instance, table 2.3 and figure 2.1 below show that by 1992, the number of Ghanaians in Canada had exceeded 2000. However, there was a slight drop between 1992 and 1993, which could be attributed to restrictions within the Canadian immigration system due to the economic recession in Canada in the 1980s.

Table 2.3: Ghanaian Immigrants by Arrival – 1973-1994

| Year | Number | Year | Number |
|-------------|---------------|-------------|---------------|
| 1973 | 242 | 1984 | 122 |
| 1974 | 242 | 1985 | 194 |
| 1975 | 274 | 1986 | 234 |
| 1976 | 220 | 1987 | 956 |
| 1977 | 145 | 1988 | 387 |
| 1978 | 150 | 1989 | 428 |
| 1979 | 157 | 1990 | 444 |
| 1980 | 165 | 1991 | 1,118 |
| 1981 | 198 | 1992 | 2,451 |
| 1982 | 85 | 1993 | 2,185 |
| 1983 | 134 | 1994 | 1,363 |

Source: Citizenship and Immigration Canada, Various years quoted in Mensah, (2005, p. 116).

Chart 2.1: Ghanaian Immigrants by Arrival – 1973-1994



Source: Citizenship and Immigration Canada, Various years

From the mid-1990s to the present, the number of Ghanaians in Canada has been increasing as shown in Table 2.4.

Table 2.4: Ghanaians by Provinces/Territories

| Province/Territory | Census** | | Census*** | | NHS**** | |
|-----------------------|-----------------------|--------------|----------------------|--------------|----------------------|--------------|
| | 1996 | | 2006 | | 2011 | |
| | # | % | # | % | # | % |
| Newfoundland/Labrador | 10 | 0.067 | 55 | 0.236 | 0 | 0 |
| PEI | 0 | 0 | 10 | 0.043 | 0 | 0 |
| Nova Scotia | 45 | 0.301 | 110 | 0.473 | 180 | 0.613 |
| New Brunswick | 35 | 0.234 | 90 | 0.387 | 25 | 0.085 |
| Quebec | 1,755 | 11.751 | 2,455 | 10.570 | 2,675 | 9.112 |
| Ontario | 11,105 | 74.356 | 17,475 | 75.242 | 22,035 | 75.063 |
| Manitoba | 215 | 1.439 | 205 | 0.882 | 325 | 1.107 |
| Saskatchewan | 375 | 2.510 | 160 | 0.688 | 295 | 1.004 |
| Alberta | 635 | 4.251 | 1,295 | 5.575 | 2,705 | 9.214 |
| British Columbia | 750 | 5.021 | 1,345 | 5.791 | 1,100 | 3.747 |
| Yukon | 0 | 0 | 10 | 0.043 | 0 | 0 |
| NWT | 10 | 0.067 | 10 | 0.043 | 0 | 0 |
| Canada***** | 14,935(0.052%) | | 23,225(0.074) | | 29,355(0.087) | |

*This involves the number of Ghanaians by ethnic origin who provided both single and multiple responses.

**Source: Statistics Canada 1999b quoted in Mensah (2005, p. 118)

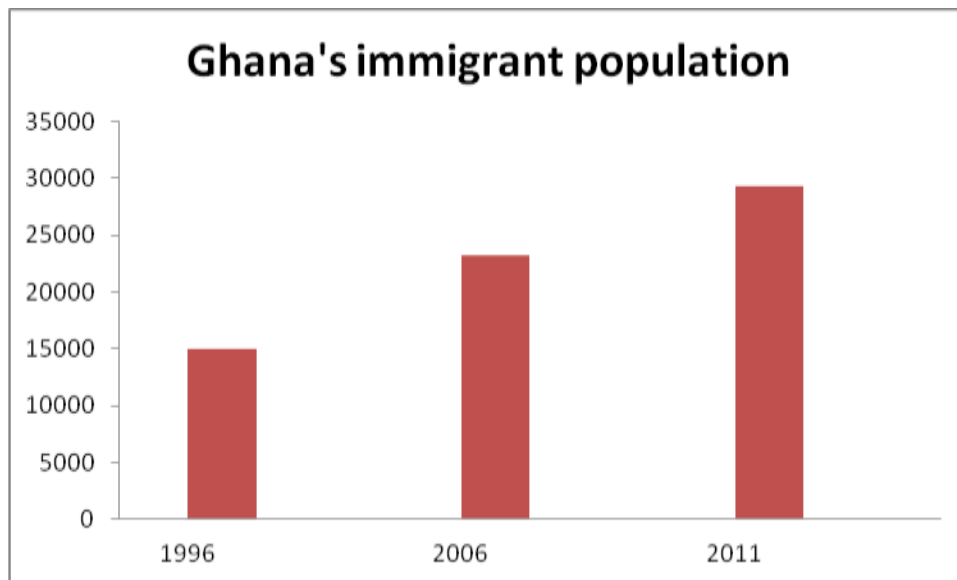
*** Source: www.statcan.gc.ca

**** Source: Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-010-X2011028

***** The total number of Ghanaians and the corresponding percentages in Canada.

In general, there were 14,935 Ghanaians in Canada representing 0.052 percent of Canada's population in 1996. The number increased to 23,225, that is, 0.074 percent in 2006 and then to 29,355 which is 0.087 percent in 2011.

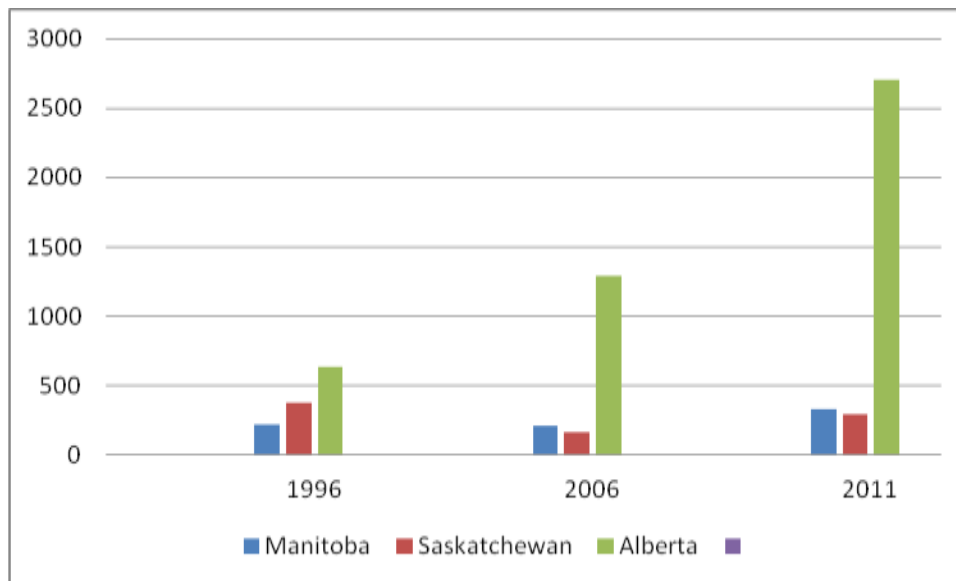
Chart 2.2: Ghanaian immigrant population in Canada by census year



Source: Compiled from 1996 and 2006 population census and 2011 NHS

In particular, the three Prairie Provinces (the areas of focus for this study) have also experienced an increase in the number of Ghanaian immigrant population. Table 2.4 shows Alberta recording 635 Ghanaians in 1996 and 2,705 in 2011. For Manitoba and Saskatchewan, there were slight drops recorded in 2006, but with increases in 2011. The increase could be attributed to the economic growth in recent times in these provinces. The figure below shows the pattern of Ghanaian immigrant population in the three provinces.

Chart 2.3: Ghanaian immigrant population in targeted Provinces



Source: Compiled from 1996 and 2006 population census and 2011 NHS.

In summary, this chapter has shown from a historical perspective the migration of people to Canada through different categories under Canada's immigration system. From a broader perspective, the chapter explained the causes of the migration of Africans and, more specifically Ghanaians from three different approaches push, pull, and what Massey et al. call the three-factor approach "network, institutional, and cumulative causation". These approaches resulted in the migration of people to Canada from different places, particularly, Ghana in the context of this study. Immigrants' arrival to the country of destination, Canada in this case, is the first stage in a life changing experience through which they have to navigate economically, culturally, and many other processes to be integrated into the host country. The next chapter focuses on theorizing immigrants' economic activities, particularly their entrepreneurial activities in the host country's labour market.

Chapter Three

Literature Review and Theorizing Immigrants' Transnational Entrepreneurship

3.1 Introduction

This chapter reviews the literature on entrepreneurship and immigrants' transnational entrepreneurial activities. The key objective of this review is to provide an understanding of the nuances of immigrants' entrepreneurship as well as the theoretical basis of transnational entrepreneurship. The chapter seeks to interrogate the dynamics of how immigrants' transnational business activities come about and to situate Ghanaian immigrant entrepreneurs in a transnational entrepreneurship context. This chapter examines from a broader perspective the understanding of globalization that gives a context to the discussion of transnationalism with an emphasis on economic transnationalism. Within economic transnationalism, and the concept of entrepreneurship/self-employment, the motivation for transnational entrepreneurship will also be discussed.

3.2 Globalization and Transnationalism

The compression of space and time as a result of globalization has increased the interconnectedness of people, goods, and services. Giddens (1990) defines globalization as “the intensification of worldwide social relations which link distant localities in such a way that local happenings are shaped by events occurring many miles away and vice versa” (p. 64). Contemporary technologies such as airplanes, telephones, satellite technology, faxes, and the internet have played a major role in increasing the frequency, speed, and regularity of movements and communications. These technologies have facilitated the possibility for people to be simultaneously engaged both in their home country as well as in the other countries where

they have lived or are living. This simultaneous engagement has been described as transnationalism.

3.3 Transnational Economic Activities and Entrepreneurship

Over the past two decades, technology has shaped and redefined the contours of international migration. Scholarship has shown that recent immigrants while maintaining ties to their homeland also become integrated into their host society (Portes, Haller, and Guarnizo, 2002). Immigrants' connection to both home and host country is an indication of transnationalism because it captures the various transnational ties that immigrants engage in, and they come in different forms. According to Glick Schiller et al. (1995), transnational migration involves "the process by which immigrants forge and sustain simultaneous multi-stranded social relations that link together their societies of origin and settlement" (p. 48). There are different types of transnationalism, such as economic, political, social, and cultural (Guarnizo et al., 2003). This study focuses on economic transnationalism, which involves a sustained movement of economic resources such as money, investments, and other goods and services, across borders (Vertovec, 1999; Wong and Ho, 2006; Levitt, 2007; Somerville, 2008).

The theorization of economic transnationalism in the past with the focus on large multinational corporations that invest around the world have been reconsidered to include the money, investments, and other goods and services that flow across borders from individuals, particularly migrants (Satzewich and Lioudakis, 2012). Transnationalism from an economic perspective as adopted in this study incorporates a process by which Ghanaian immigrants in Canada create and maintain simultaneous socio-economic relations across national borders via physical travels and use of various forms of communications. According to Tsuda (2012), these

transnational activities provide immigrants with an opportunity to access resources from more than one place as they create new ways to maintain ties with their country of origin. Through these simultaneous engagements, immigrants can build links, ties, and contacts (social capital) for economic activities.

Since transnationalism has become an area of focus in the literature on migration, scholars have gone on to identify concepts such as transnational social fields (Levitt, 2001; Portes, Haller and Guarnizo, 2001; Levitt and Glick Schiller 2004 and transnational social spaces (Faist, 2000). Smith and Guarnizo (1998) discuss transnationalism from above and from as perspectives. These concepts are used to explain how Ghanaian immigrants' transnational entrepreneurial activities come about and are carried out. Portes, Haller and Guarnizo (2001) define a transnational social field as a "web of contacts, created by immigrants and their home counterparts, who engage in a pattern of repeated back-and-forth movements across national borders in search of economic advantages and political voice" (p. 3). To them, such webs may be purely economic initially, but subsequently expand to cover social activities. Levitt and Glick Schiller (2004) define a social field as "a set of multiple, interlocking networks of social relationships through which ideas, practices, and resources are exchanged, organized, and transformed" (p. 9). Levitt (2001) argues that transnational social fields emerge from economic relations between migrants and non-migrants in the host country and that the more diverse and dense the transnational social field is, the more ways migrants remain active in their homeland. Related to the transnational social field is what Faist (2000) calls transnational social space. Faist claims that transnational space emerged in response to advances in transportation and communication that connect people from different locations. He further argues that "transnational economic spaces develop when transnational entrepreneurs encounter conditions

beneficial to the investment of economic capital and from networks and ties between sending and receiving countries through friendship and kinship systems” (pp. 202-203). Transnational social fields provide insights into the economic activities of immigrants across borders. The contacts that immigrants create for their economic activities such as the importation of products, along with customers’ connections and links within the host country and across borders and the communication with contacts create a kind of social field both within and outside the host country. This study takes the position that the success of economic activities by immigrants depends on how they create and maintain their transnational social fields and local social fields. Here, the local social field is considered as a web of contacts, ties, and links that Ghanaian immigrant entrepreneurs create and maintain within the host country for business and social activities.

The local social fields provide avenues for the transnational social fields to triumph. For instance, the customer base of the entrepreneurs in the host country constitutes one aspect of the local social fields, which is a vital strength of their business. The gap that I find in the concept of transnational social fields is the dimension of the cross-border economic activities that immigrants engage in without fully exploring how they are connected to immigrants’ entrepreneurial activities in the host society. The web of contacts, links, and ties that immigrants create for their economic activities in the host country become their local social field for their entrepreneurial activities. The above literature has shown how immigrants’ cross-border economic engagements lead to the creation of transnational social field. However, the economic activities of immigrants do not end at the transnational level; they trickle down to the local level where immigrants have to create contacts, ties, and links to their business. The local social field becomes the conduit for entrepreneurs to develop their clients’ base, distribute their goods and

services, and grow their business. Transnational economic activities have been categorized into two dimensions by Smith and Guarnizo (1998): *transnationalism from above* and *transnationalism from below*.

Transnationalism from above describes transnational activities at the macro level involving the nation-state, state officials, transnational corporations, and other institutions (Smith and Guarnizo, 1998). Sklair (2001) in his analysis of the global system theory identified three spheres the economic, political, and cultural-ideological which are situated within the transnationalism from above perspective. For example, the concept of the “transnational capitalist class” entails the transnational activities of executives of transnational corporations and their local affiliates, globalizing state bureaucrats, politicians, and professionals. In a similar manner, Rudolph and Piscatori (1997) argue that global capital moves around the world in search of profit through the activities of multinational corporations while transnational religious institutions either compete or complement the activities of political entities on the world stage. Basch et al. (1994) recount the activities of the Haitian government in the lives of the Haitians in the United States by establishing a separate political institution to respond to the needs of the Haitians in the Diaspora. It is essential for the purpose of this study to understand transnationalism from above, which provides a context for understanding transnationalism from below, where this study is situated.

Transnationalism from below involves immigrants’ micro-level economic activities at the local and grassroots levels and, more specifically, the social conditions that create the production of transnational entrepreneurs among immigrant minorities (Smith and Guarnizo, 1998). The emergence of transnationalism from below, according to scholars such as Itzigsohn (1994) and Light (2007), is the result of the rise in transnational communities, the high levels of

unemployment and underemployment, and the quest to avoid the drudgery and low compensation that immigrants would otherwise receive. Levitt explained that transnational communities bring to the fore the activities of migrants, which extend beyond borders to include those left behind in the homeland (2007). Transnationalism from below provides a critical explanation for the creation of ethnic businesses in the host country. The rise of transnational communities such as immigrant communities and associations provide an avenue for the rise of ethnic businesses in that most of the ethnic businesses within their enclave receive support from within regarding customer base and as a referral point for potential customers. The economic activities of Ghanaian immigrants in Canada depicted transnationalism from below as their activities did not emanate from the state level but the grassroots level and were informed by their initiative to improve living conditions for themselves and their families as the above studies indicate.

The preceding discussions provide insights into the linkages and web of contacts as a result of transnationalism through direct and indirect economic relations across borders. The social fields provide avenues for linkages, across borders between migrants and those who remain in the homeland, through various forms of communication. The conceptualization of transnational social fields demonstrates the interactions between immigrants and the contacts they establish and maintain across borders and within the host country, regarding the sources of the goods and services they need to operate their businesses. Some of the immigrants have other businesses in their homeland, and others import their products from outside Canada because these products are not available in Canada. The transnational and local fields provide the space for immigrants to engage in economic activities which include investment and the exchange of goods and services, and thereby immigrants who engage in these economic activities become

transnational entrepreneurs. At this point, it is important at this point to consider in detail the concept of entrepreneurship, the motivation to entrepreneurship, and the environment in the host country that creates transnational entrepreneurs.

3.4 The Concept of Entrepreneurship

The setting up of a business or income-generating activity has been documented in sociological publications. In his analysis of the economic structure of society, Karl Marx used the term “petite bourgeoisie” as explained in (Bechhofer and Elliott (1985), to describe a stratum of people who are small-scale capitalists, such as shop owners, who manage the production, distribution, and exchange of goods and services. Bechhofer and Elliott (1985, p. 188) further define petite bourgeoisie as “all men and women who use their capital to take over and establish an enterprise, who invest in it with their labour, supplementing that with the effort of family or kin who may also employ a small number of other people.” Over time, different terminologies and concepts such as self-employment and entrepreneurship have been used to describe this same business activity. However, some scholars have come with some form of distinction between the two concepts (Moore and Butter, 1997; Wayland, 2010). For example, Wayland explains that self-employment denotes a mindset of small-scale business while entrepreneurship denotes a mindset of creativity, innovation, and risk-taking. Although this distinction may seem plausible, it is empirically difficult to use innovation, and creativity to differentiate between a self-employed person and an entrepreneur, in that, the two concepts involve some degree of innovation and creativity.

In this vein, I agree with Light and Rosenstein (1995) that all businesses, whether large or small, pose a certain degree of innovation and creativity. For instance, even the idea to

identify a target market and customers to serve involves innovation and creativity. Similarly, the modus operandi of marketing the business's goods and services requires innovation and creativity no matter how large or small the business is. Furthermore, the two concepts entail a continuum from owners of the home-based businesses who have fewer employees to the end of the continuum with operators of multi-million dollar business. In this study, the term entrepreneurship is used to describe the economic activities of Ghanaian immigrants because it is hard to determine a fixed boundary between large and small businesses from the perspective of the participants. This study adopts the definition of entrepreneurs as owners of businesses (economic activities) who use family labour and outsiders. This broad definition seeks to avoid the ambiguity of the scope of the study and also create flexibility and inclusiveness. The decision to set up a business may vary from person to person based on the circumstances, environment, and location. Different explanations have been propounded for immigrants' motivation towards entrepreneurship.

3.5 Motivation for Immigrant Entrepreneurship

Existing studies suggest that in Canada, immigrants, especially visible minorities facing unemployment, are more likely to resort to entrepreneurship because of challenges such as a lack of recognition of their foreign credentials, segregated labor markets, and discrimination (Light, 1972; Aldrich and Waldinger, 1990; Wilson and Portes, 1980; 2003; Light, 2004). These constitute push factors. Light et al. argue that immigrant motivation to entrepreneurship is opportunity driven as a result of lack of opportunities and discrimination which has been labeled as the disadvantage theory (2004). This theory argues that immigrants are "pushed into self-employment because of some disadvantages that they face which take in two forms – resource (lack of human capital) and labour market (discrimination)" (Light and Rosenstein, 1995;

Brubaker, 2011; Bohn and Lofstrom, 2013). Bohn and Lofstrom explain the disadvantage hypothesis further that immigrants are pushed into self-employment at a faster rate when there are punitive or harsh policies at the national level of immigration (2013). However, there have been other debates about the reasons for immigrants' propensity for entrepreneurship as explained in Chapter 1. For example, some researchers posit that there is a relationship between culture and entrepreneurship (see Hayton et al., 2002; Stephan and Uhlaner, 2010; Kibria, Bowman, and O'Leary, 2014) and that the culture of an individual plays a pivotal role in shaping the person to become an entrepreneur. The influence of culture on entrepreneurial development dates back to the work of Weber (1956), who argued that cultural value (Protestantism in particular) was vital to the development of capitalism and its institutions.

Max Weber stressed the importance of culture on entrepreneurship and argued that Protestantism encouraged a culture that emphasized individualism and legitimized entrepreneurial ventures and self-reliance; thus, culture influenced by religion determines a person's basic values and beliefs. Also, family culture regarding entrepreneurial values influences a person to become an entrepreneur. Hofstede (1991) claims that a person's willingness to engage in entrepreneurship depends on one's family background and that the willingness involves cultural transmission through socialization. The transfer of culture from generation to generation is through the "teaching and imitation of knowledge, values, and other factors that influence behavior" (Boyd and Richerson, 1985, p. 2). Furthermore, Bisin and Verdier (2000) argue that entrepreneurial culture is acquired through upbringing, socialization, and occupational experience. They claim that parents with entrepreneurial values prefer their children to choose occupations similar to theirs and, accordingly, try to instill in them the needed human capital. It is important to note that the cultural milieu in which people were initially

nurtured (the amount of desire to save and invest in business) becomes vital in their motivation to engage in business activity.

From personal knowledge and experience in the Ghanaian context, entrepreneurial values are transmitted through socialization from one generation to another. Although the Kwawu ethnic group in Ghana is noted for these values, the socialization process in Ghana in particular for the majority of the youth, entails the value of receiving training formally or informally from adults with the aim of setting up a business after the training. For instance, women traders acquire the tricks and techniques of trading by observing their parents and other family members who are into trading and other businesses to learn vocational skills through apprenticeship training in sewing, hair braiding, and other related skills with the aim of setting up their own business. From this perspective, culture can be seen as playing a role in one's decision to set up a business.

However, the complexities of our society today and the rate of movement of people across borders have led to new arguments and perspectives on the motivation for entrepreneurship. The host country's economic environment is now being viewed as a motivating factor for immigrants to set up their own businesses. For instance, settlement enclaves of immigrant communities could motivate a member of an enclave to set up a business to serve members of that community and others. Clark and Drinkwater define enclave as a concentration of individuals from the same ethnic background within a specific geographical location (Clark and Drinkwater, 2000, p.606). The enclave provides a protected space and market for the ethnic group because of shared values and norms, particularly their language. Entrepreneurs in the enclave know the tastes and preferences of their ethnic group. However, entrepreneurs in the enclave may find it hard to move into the mainstream market because their

activities (particularly production and client services) are limited to the enclave. Also, the competition within the same ethnic group will be high, which limits the entrepreneurial opportunities for expansion and growth (Clark and Drinkwater, 2000). Furthermore, research has shown that unemployment and underemployment, and low compensation that immigrants receive contribute to their decisions to become entrepreneurs (Elabor-Idemudia, 2005). It is essential to note that these studies have provided various explanations for immigrants, especially visible minorities going into entrepreneurship. However, some of the explanations are too general and lack specificity. For instance, devaluation of foreign credentials and proficiency in the official language may not apply to all immigrants. Some immigrants have been in Canada for many years and have acquired their Bachelors, Masters, and Ph.D. degrees from reputable Canadian institutions of higher learning and are fluent in the official language. This is one of the theoretical gaps my study aims to fill, that is, what principally motivates this category of immigrants to go into entrepreneurship, especially those who do not fall into the category of “deficiency in foreign credentials and language”. The demographic characteristics of my study participants show that almost all of them earned have either their Bachelors, Masters, and Ph.D. degrees in Canada coupled with, other professional certification. It should be noted that economic activities of the immigrants involve cross-border activities, hence, transnational entrepreneurship.

Transnational economic activities come in various forms and shapes. Studies show that transnational migration is a by-product of late capitalism, because advanced countries rely on cheap labour from migrants from less industrialized countries while the developing countries depend on the financial remittances that migrant workers provide to those at home (Itzigsohn, 2000; Portes, 2003). Research also suggests that advanced countries such as Canada rely on the

highly skilled labour of immigrants such as doctors; nurses, engineers, and other professionals to feed their labour market needs (Freeman, 2010). Transnational entrepreneurship (TE) constitutes one of the processes through which immigrants integrate and adapt economically into the host community while maintaining contact with their homeland. This process may not apply to all immigrants, particularly Ghanaian immigrants, as some may opt for paid employment to integrate themselves into the community with support from immigrant groups and associations. Transnational entrepreneurship may involve immigrants' activities such as the exchange of resources, ideas, and information across national borders in the context of doing business. According to Portes, Haller, and Guarnizo, transnational entrepreneurs are "self-employed immigrants whose business activities require frequent travel abroad and who depend on their contacts and associates in another country, primarily their country of origin for the success of their firms" (2002, p. 287). Drori, Honig, and Ginsberg (2010) present transnational entrepreneurs as "social actors who enact networks, ideas, information, and practices for the purpose of seeking business opportunities or maintaining business within multiple social fields, that in turn force them to engage in varied strategies of action to promote their entrepreneurial activities and social change" (p. 4).

The highlighted insights on transnational entrepreneurs indicate that immigrant transnational entrepreneurial activities are not limited to the host country only but span across national borders in the form of the constant flow of goods and services, ideas, and information. Levitt (2007) asserts that transnational entrepreneurs range from small business people selling on the street to the CEO of multimillion dollar companies with franchises around the world. This definition provides general parameters of what transnational entrepreneurship entails but does not explicitly show how the activities of transnational entrepreneurs are carried out and through

which channels. Although Portes, Haller, and Guarnizo (2002) mentioned the constant travel of transnational entrepreneurs as a medium of engagement in their activities, it is just one of several avenues. In contemporary times, as a result of globalization and the advent of modern technology, transnational entrepreneurs may not rely heavily on constant travels but may depend more heavily on other communication channels such e-mail, Facebook, WhatsApp, Skype, Facetime and other technologies to create and negotiate business transactions without physical travel. In view of these developments, I define transnational entrepreneurs as individuals or groups who have initiated ideas (that span across national borders) for the purpose of doing business that spans across borders and use different channels such as physical travel, telephone and faxes, and other internet-related channels to engage and connect regularly to their business partners and other contacts.

Transnational entrepreneurship became very significant in contemporary research starting in the 1990s (Chen 2007). In one of the most influential research studies on the subject to date, Portes et al. (2002) confirmed that transnational entrepreneurship is a unique mode of immigrant economic adaptation. Studying three Latin American migrant populations in the US, the authors identified key characteristics of transnational entrepreneurs: married males, educated with professional/executive experience, acquisition of US citizenship, and simultaneous maintenance of several ties with the home country. The study also found that those who had spent a longer period in their host country and were professionally better established were more likely to become transnational entrepreneurs. Although Portes et al.'s studies were profound; they were quantitative and focused on the characteristics of the transnational entrepreneurs in the US. This study complements their work by adopting a qualitative method that focuses on the lived experiences of the immigrants as well as their motivation for entrepreneurship, their sources of

finance, their challenges, and other aspects. Other studies of transnational entrepreneurship have been conducted in Canada and other places and are discussed in the next few paragraphs. The purpose of highlighting these studies is to show the ongoing discussions in transnational entrepreneurship and how this study adds in unique ways to the growing body of literature in this domain.

Firstly, Chen (2007) explored the socio-technological dimension of transnational entrepreneurship, specifically the impact of internet use. The author conducted in-depth interviews, 20 in Toronto and 32 in Beijing in addition to participant observations. The study revealed that Chinese immigrant transnational entrepreneurs utilize the Internet to operate their businesses. While some of the entrepreneurs were involved in commerce, others developed websites that served as hubs for trading, information, and sharing of ideas. For example, some of the participants in this study were participating in online marketing, building recovery system for clients, and other online services. The study concluded that transnational entrepreneurs selectively use multiple communications methods, such as email, telephone, and face-to-face interaction, to maintain in contact with family, friends, workmates, suppliers, and customers.

Ojong (2005) adopted a gender lens to study Ghanaian women's transnational entrepreneurial activities in South Africa. The study sought to determine the motivation of Ghanaian immigrant women entrepreneurs and the role of culture and the transnational connections of these women in their entrepreneurial activities. The author used unstructured in-depth interviews and participant observation to collect data from 20 women who run businesses such as hair salons, ethnic restaurants, dress-making ventures, and retailing shops. The study revealed that Ghanaian immigrant women have a high propensity to become entrepreneurs in the areas of hairdressing, dressmaking, and restaurant establishment. The author explained that

culture played a huge role in the entrepreneurial activities of the Ghanaian immigrant women because activities such as market trading and professions such as hairdressing and dressmaking are inculcated through socialization into most African women and Ghanaian women in particular, and as such, they utilize these skills and values when they migrate. The study found that the transnational space provides a unique avenue for immigrant women to utilize the skills they acquired from their homeland. The study also established that entrepreneurs' maintained connections and ties with the homeland for some of the resources and ideas (wigs and other hair products that were not available in South Africa, current hair styles, and others) they needed to run their businesses (beauty salons) in the host country.

Furthermore, a study by Kwak and Hiebert (2010) examined Korean immigrant entrepreneurs in Canada and their transnational entrepreneurial activities in the area of the knowledge economy (education). The study drew upon cases in Seoul, Korea and Vancouver, Canada to demonstrate the ways in which international education in Vancouver is related to transnational migration processes and immigrant entrepreneurship. The study focused on the provision of Canadian education and related services to non-domestic students (Koreans) in both private and public post-secondary institutions through off-shore schools, distant learning courses, and exchanging scholars. The author interviewed 17 key informants from the Korean community in Vancouver, Canada, and 72 other interviews were conducted in Seoul, Korea and Vancouver, Canada. The study revealed that transnational immigrant entrepreneurs in the knowledge economy play a role in linking international students in Korea to Canadian education. They further argue that immigrant businesses in the international education industry are considered to be different from their more traditional ethnic businesses. The study concluded that the

knowledge economy provides an avenue for immigrants to engage in transnational entrepreneurship by linking patrons and educational institutions around the world.

Finally, Ambrosini's (2012) study in Italy examined the transnational economic activities of immigrants in the areas of transactions of entrepreneurs, their clients, the goods and services exchanged, and expected social effects. The author conducted 20 in-depth interviews in Turin, Italy as well as participant observations. He identified transnational entrepreneurs in the following areas: transfer of money, communication (phone cards business), and ethnic products (imported and exported). The study concluded that transnational entrepreneurial activities take place within multiple social fields and that immigrant entrepreneurs draw on links and ties that they have with family, friends, and partners in the home and host countries in their business activities.

The highlighted case studies provide the empirical evidence of transnational entrepreneurial activities of immigrants. One major commonality in all the studies is the web of contacts, ties, flows, and connections that immigrant entrepreneurs have across borders in the context of doing business. This commonality is very vital because it distinguishes transnational entrepreneurship from local ethnic businesses whose activities are confined to the host country. Another common feature that these studies discuss from various perspectives is the motivation for transnational entrepreneurship. Some of the studies focused on motivation based on the opportunities in both the home and host countries of which immigrants take advantage (Kwak and Hiebert, 2010), and others talked about the role of culture (Ojong, 2005). These studies also established different types of transnational activities in which immigrants engaged such as communication and technology, ideas and information (knowledge economy), and retail businesses. However, there are other vital areas that these case studies did not explore but that

my study examines to add to the growing body of literature on transnational entrepreneurship. First are the sources of resources/capital (financial and human) that immigrant entrepreneurs need to start their businesses, particularly immigrants from Africa.

Second are the challenges transnational immigrant entrepreneurs' encounters in their business activities. Although, difficulties facing local (ethnic) businesses such as access to credit have also been explored (see Krieger, 2011), in-depth discussion is needed. Thirdly is a description of how the transnational immigrants' entrepreneurial activities are carried out and through which mediums in particular. However, in areas that existing studies have explored, such as motivation for entrepreneurship; this study adds to the conversation on factors that drive immigrants into entrepreneurship, that are discussed in the subsequent chapters of this thesis. This study seeks to re-examine the transnational and local socio-economic fields, that is, the set of multiple interlocking ties and linkages of economic relationships through which goods, ideas, practices, and other services are exchanged and organized across borders and within the host country. The development of transnational economic ties is shown to shape the social life of the migrants and their families, kinship groups, and communities back home mainly based on the remittances they send and the businesses they establish (Azam and Gubert, 2006; Barajas, 2012). Migrants have been found to need the maintenance of homeland ties to have social contacts and support if they choose to return to their homeland and to obtain resources from that country (Lin, 2010). It is important to consider the concepts of social capital and reciprocity because the transnational economic and social activities of the entrepreneurs ride on the back of these concepts.

3.6 Social Capital

The concept of social capital involves the networks that people build around friends and families both immediate and extended. Stone and Hughes (2002) define the concept as “the norms and networks that enable people to work collectively to mobilize resources and achieve common goals” (p.1). The literature explains social capital, theoretically, as an asset that exists in social relations and networks of actors to extract benefits from their social structures, networks, and memberships (Lin et al., 1981; Portes, 1998; Leana and Van Buren 1999; and Burt, 2000). Flora (1998: 488) claims that a feature of networks is social capital, which facilitates the coordination and cooperation of the network for mutual benefit. Social capital is embedded within networks based on mutual recognition. As Bourdieu (1986) argues, social capital may take the form of obligations arising from group membership, or obtaining resources through the contacts within a network (Leana and Van Buren 1999).

Social capital has been applied to a variety of contexts and to a wide range of social issues. Studies show that social capital is a useful resource that facilitates individual action (see Lin et al. 1981; Lin and Dumin 1986; Marsden and Hurlbert, 1988; Tsai and Ghoshal, 1998) and business operation (see Baker 1990; Coleman, 1990; Burt, 1992; Bates 1997) and that it creates value for people, groups, and organizations (see Tsai and Ghoshal 1998). Studies show that the initial usage of social capital was to demonstrate how the term explains relational resources in terms of personal ties that individuals use for development (Loury 1977, Tsai and Ghoshal 1998). However, in recent times, a broader usage of the concept has been introduced with, for example resources embedded in relationships in general and not limited to personal ties (Burt, 1992). Within the context of entrepreneurship, particularly transnational entrepreneurship where relationships, ties, links, and networks drive entrepreneurial activities concerning access to

financial and non-financial resources, social capital becomes imperative. As explained above, within the framework of transnationalism, transnational social fields that entrepreneurs create and maintain involve ties, links, contacts, and a network of actors and partners who are endowed with varied levels of resources to which the entrepreneurs potentially have access. Anderson and Jack (2002) argue that the network of resources and information through social capital may represent and offer a rich source of explicit and implicit knowledge, experience and privileged access to physical resources (p.196). As Johannisson (2000) argues entrepreneurship thrives on process and creativity as entrepreneurs continuously network, pursue, and react to new realities. Hence, the social capital that the entrepreneurs have built becomes a potential source to obtain resources (financial credit) (Fafchamps, 2000).

Social capital thrives on *trust* and *norms of reciprocity* in the network of relationships, ties, and contacts (Putnam, 1993; Onyx and Bullen, 2000). Within social capital, people can build strong relationships, which over time allow trust, cooperation, and a sense of collective action to develop among members of a network, and these relationships thus become crucial components in any economic activity (Johannisson et al., 2002; Post, 2010). Research has shown that social capital provides a high degree of reciprocity in which short-term sacrifices are made with the implicit understanding that they will be repaid over time based on trust to take risks the conviction that others will reciprocate willingly on broad agreement on social norms (see Adler and Kwon, 2002; Hawkins, 2010). Social capital benefits entrepreneurs in different ways as studies show that resources for business formation (Bates, 1997; Oh et al, 2014), give the individual entrepreneur self-confidence, support, and motivation (Manning, Birley, and Norburn, 1989) diminish risks (Granovetter, 1985), enhance business capabilities and information (Gnyawali and Fogel, 1994), provide access to opportunities (Johanninon and Monsted, 1997)

and provide legitimacy (Aldrich and Foil, 1994; Dubini and Aldrich, 1991). Bourdieu (1997) shows the role of practice and power and the maintenance of social capital within and across generations. Bourdieu links social capital to membership of a larger community that “provides each of its members with the backing of the collectivity-owned capital, a credential” (1997, p.51). He also argues that the size of the social networks, the maintenance, and the quality of capital determine the level of access to social capital among its members (1997). Coleman (1988) further argues that networks in themselves do not generate social capital, but social capital depends on the investment that a member of the network makes and how the investment manifests through practices.

From the highlighted studies, it is evident that social capital plays a critical role in the success of entrepreneurship, even more so in transnational entrepreneurship. In the context of this study, social capital provides useful analyses to the transnational entrepreneurial activities of Ghanaian immigrants. Entrepreneurs use families, friends, and relations with partners in their business activities based on the attachment (kinship) that they have with them. The relationships that exist among people based on commonality, homogeneity, and solidarity concerning social capital has been described as “bonding capital” (Putnam, 2000). Ghanaian immigrants’ transnational entrepreneurial activities through imports, exports, and the establishment of enterprises both in the host and home countries rely on the network of family, friends, and other partners they have created and maintained (social capital); thus, the social capital also becomes the transnational social fields through which transnational entrepreneurship functions.

3.7 Conclusion

In conclusion, this chapter has engaged with the existing literature in the areas of entrepreneurship, transnational entrepreneurship, and the latter's theoretical base, which is transnationalism, in addition to social capital. Within the parameters of transnationalism, the chapter demonstrated the imperativeness of concepts such as transnational social fields, local social fields, and transnationalism from below to the understanding of transnational entrepreneurship of Ghanaian immigrants in Canada. The chapter also discussed the relevance of social capital in the transnational entrepreneurial activities of immigrants and argued that social capital is embedded in the operation of immigrants' businesses in both the home and host countries. This chapter's literature has set the stage for this study's method and the procedure needed to collect data for analysis and discussion. The following chapter outlines the methodology of this study.

Chapter Four

Methodology

4.1 Introduction

This chapter gives a description of the processes and procedure through which the study was carried out. The migration history of Ghanaian immigrants has shaped their experiences and entrepreneurial path in their country of adoption. The study aims to explore the transnational entrepreneurial experiences of Ghanaian immigrants with the following specific agenda. First, to find out the reasons for choosing to set up their own business; second, to explore what the transnational entrepreneurial activities entail and how they are carried out; third, to determine the sources of capital and the customer base of these entrepreneurs; and fourth, examine, the challenges confronting the entrepreneurs and their adopted coping strategies. To realize these research goals, a depth of knowledge about entrepreneurship was explored, where meanings and personal voices were imperative and valuable. Also, to capture the demographic characteristics of respondents, it was vital to ascertain the specific socio-economic background of the participants. From this perspective, the qualitative research method involving in-depth interviews and focus group discussions was adopted, and descriptive statistics, including frequencies and percentages of the respondents were reported.

This chapter starts with a discussion of the methods employed in this research and the rationale behind their selection. Also, in this chapter, there is a description of the stages of my research journey concerning sampling procedure, contacts processes, interview schedules and processes, field work challenges, transcription of data, interpretation, and analysis and discussions.

4.2 Paradigms in Research Methods

Traditionally, sociological methods have been grounded in two paradigms: quantitative and qualitative (Goldenberg, 1992). There have been debates over the years for and against each of these paradigms regarding which one is the best approach to sociological research. However, there has been no conclusive claim as to which one is the best method. I take the position that a clear-cut distinction between the two methods is an oversimplification because the two approaches overlap. For instance, Strauss and Corbin (1990) argued that qualitative interview data can be quantified and analyzed statistically. In the context of which method is the best, Hamersley (1992) argues that the choice or selection of a particular method or paradigm depends on the theoretical questions and the research goals. The methodological approach of this study is a qualitative research design, specifically incorporating phenomenological perspectives into the description of the immigrant entrepreneurs' lived experiences. According to Denzin and Lincoln (1994),

qualitative research is multimethod in focus, involving an interpretive, naturalistic approach to its subject matter. This means that qualitative researchers study things in their natural settings, attempting to make sense of or interpret phenomena with regards to the meanings people bring to them ...study cases; study personal experience, introspective, life story, interview, observational, historical, interactional, visual text...(p.2).

The ontological and epistemological assumptions that underlie the intellectual puzzle of this study which seeks to explore the transnational, economic, and social activities of Ghanaian immigrants informed the choice of qualitative research approach. The questions the researcher

poses have a huge influence on the methodological paradigm selected for the study. Creswell (1998) argues that the primary reason for the choice of a qualitative research method is often based on the research question, which starts with what or how questions. In Creswell's perspective, these types of questions demand detailed exploration of the phenomenon under study. Berg (2004) further explains that qualitative research seeks answers to questions by examining the social settings and the way individual inhabitants in these settings make sense of their surroundings through symbols, rituals, and social roles. The questions in this study begin with what and how, hence, the choice of a qualitative approach. For example, the study focuses on factors that motivate immigrants' transnational activities, what the activities entail and how immigrants conduct their transnational entrepreneurial activities.

Furthermore, the exploration of transnational socio-economic ties between Ghanaian immigrants in Prairie Provinces of Canada and their homeland consists of life-world experiences such as emotions, motivations, symbols and their meanings. Schwartz and Jacobs (1979) see life-world experiences as directly observable and requires consideration of an individual's perceptions and subjective understanding. These experiences are naturally evolving and create patterns and routines in the lives of immigrants and their social networks. The questions that interrogate motivations of immigrants to maintain ties in the economic and social domains, how ties develop, the patterns and routines they take and the emotions immigrants attach to these ties, require a qualitative approach that in-depth exploration through face-to-face interviews and focus groups interviews.

The qualitative interview process involves in-depth or semi-structured questions, which are often used to encourage the interviewee to talk about a particular issue or range of topics (Seale, 2004 p. 181). For Neuman and Robson (2009, p. 268), a qualitative interview involves

asking questions, listening, expressing interest, and recording what is said. They further argue that a qualitative interview may involve mutual sharing of experiences between the researcher and the participant, a process that helps to build trust between them. In this study, both semi-structured and unstructured interviews were used to collect data. The semi-structured interview assisted me to collect standard information from all participants, using a predetermined set of questions to solicit demographic data (Babbie, 2001). Unstructured interview questions were used to gather in-depth information from the participants. The assumption underlying the choice of qualitative interviewing is the idea that people's knowledge, views, interpretations, and interactions are vital elements of their social reality and that qualitative interviewing provides the best way to generate data on these matters (Mason, 1996; 2006).

Secondly, as the migrants' transnational activities (economic and social) are very complex, standardized questions and responses were unable to provide the needed understanding of the phenomenon. For instance, issues such as what factors motivate migrants' transnational activities and how migrants conduct their businesses are complex questions that required in-depth interviews. Gaining an in-depth understanding of these issues required a format such as conversation/interaction in the form of an unstructured face-to-face interview, during which cues from the interviewee's responses were taken with room left for asking further related questions. This data collection technique gave the respondents a degree of flexibility and autonomy in controlling the sequence and direction of their narratives while at the same time making sure that they did not deviate from the research objectives. The in-depth interviews provided an opportunity to construct social explanations from the information that the participants provided about their transnational entrepreneurial activities.

I supplemented the qualitative interviews with focus group interviews. A focus group interview entails a “qualitative research techniques in which people are informally interviewed in a group discussion setting” (Neuman and Robson, 2009, p. 278). Krueger (1994) suggests that a focus group should involve not more than seven participants with a moderator (researcher) who guides the group interview using a predetermined set of questions. A focus group interview allows participants to express their opinions freely, empowers participants, and allows participants to query one another (Neuman and Robson, 2009). Focus group discussion elicits responses which provide a greater understanding of views, opinions or perceptions of participants on the research issues’ (Hennink, 2007: 6). One unique feature of a focus group is its interactional aspect that distinguishes it from the in-depth individual interview. Group members assist one another in the discussion setting to explore and clarify their points of view. Such processes tend to be less accessible in an individual interview. This form of interactions has been termed ‘the group effect’ by some scholars on focus groups (see Barbour, 2007; Stewart et al., 2007).

The rationale for adding focus group interviews to my research method was to provide depth to the discussion of transnational entrepreneurial activities. Also, focus groups were added to capture shared lived experiences of the participants in a discussion setting. For instance, some of the major shared lived experiences connected with the participants’ entrepreneurial activities that were discussed during the focus group are: access to start-up capital, simultaneous engagement with partners in the homeland, and the challenge of race. Focus groups revealed relevant interactional experiences on the part of the participants. They also allowed access to their verbally expressed views, on and attitudes to their lived experiences. The section below describes the design of my research.

4.3 Research Design

Four Prairie cities Calgary, Winnipeg, Saskatoon, and Regina were, purposely chosen for the study because few of the existing studies on Ghanaian immigrants, such as those carried out by Danso and Grant, (2000), Mensah, (2005; 2010;2013), Opoku-Dapaah, (1995), and Owusu, (1999; 2003) have been conducted in Eastern Canada, particularly in the Greater Toronto Area (GTA). These studies were done on a wide range of issues such as settlement trajectories, housing, and labour market challenges. For the authors of these studies, the selection of GTA was based on the fact that the majority of Ghanaian immigrants resided there. Although a large number of foreign nationals who migrate to Canada settle in places like Ontario, Quebec, and British Columbia, recent Statistics Canada data, as described below, indicate that people approved to enter Canada as permanent residents are choosing to settle in Prairie cities (Calgary, Winnipeg, and Saskatoon) due to recent economic growth and the availability of jobs.

The economic advancements in these Prairie cities have attracted immigrants from both within and outside Canada. The growth of the immigrant population in the Canadian Prairies makes these places a good ground for the study and exploration of settlement and integration trajectories and their transnational economic and social ties with their homeland. Also, feasibility concerning access to data (based on cost), familiarity links, and connections that a researcher has with a research site are important, providing access to the respondents' language and customs (Palsson, 1993; Rappaport, 1993). In this case, my links and connections with Ghanaian immigrants and their civic, fraternal, and religious associations in these cities have contributed to the selection of these locations in the Prairies. The target population for my research is Ghanaian immigrant entrepreneurs.

4.4 Target Population

The target group for this study is Ghanaian immigrant entrepreneurs who have resided in Canada for at least three years. This is because it takes that long for immigrants to progress through the trajectory of settlement and integration into Canadian society (Satzewich and Liodakis, 2010; Owusu, 1999, 2003). Thus, it is safe to assume that by the third year of stay in Canada, individual migrants would have been able to go through the process of settlement and have developed ties and connections in both host and home countries. Moreover, three years are long enough for immigrants to have engaged in sustained transnational economic and social activities with other actors in both inside and outside Canada. My target population was purposively selected. Neuman and Robson (2009) argue that purposive sampling becomes appropriate in situations where groups or cases are very informative and allow in-depth dimensions to the study. Hence, the unit of analysis of this study is the individual Ghanaian immigrant entrepreneur who has maintained transnational ties on a sustained basis across borders in the context of doing business and other social activities. The sustained basis of cross-border activities of Ghanaian immigrant entrepreneurs is measured based on frequent contacts (communication and physical travel) with partners in the country of origin.

A snowball sampling technique is used to identify transnational Ghanaian immigrant entrepreneurs. Neuman and Robson call it network or referral sampling, and define it as “a method of identifying and sampling the cases in a network.” (2009, p. 138). As Goodman (2011) argued, snowball sampling provides a convenient method to recruit participants who meet the study criteria. Snowball sampling is also unique because it is respondent-driven sampling where initial members provide leads for the further recruitment of participants (Heckathorn, 1997; Morgan, 2008). Despite the unique features of the snowball sampling technique, there are some

limitations. The technique has been criticized because the researcher has little control over the sampling method and because the initial respondents have a strong impact on the overall sample (Morgan, 2008). Also, Atkinson (2004) raises the issue of biases of the selected group. To overcome these limitations, I started with key informants who were the leaders of the Ghanaian associations in Calgary, Winnipeg, Saskatoon, and Regina and explained to them the subject matter of my research. The leadership from the various cities gave me a list of Ghanaians they know to be entrepreneurs and their contacts after seeking their consent. In order not to let the initial respondents have a strong impact on the sampling process as critics suggest, I screened the initial respondents' referrals to make sure that they fit the target group needed for my research, that is, transnational entrepreneurs. I contacted individuals by telephone to inquire about the nature of the business, what it entailed, and whether the business is involved cross-border activities. Entrepreneurs whose answers were in line with my parameters (units of analysis) were selected and later asked if they were willing to participate in the study. On the issue of biases of the population, the study's population was purposively selected as I indicated earlier on based on the objectives of the study. The choice of individual Ghanaian immigrant entrepreneurs for this research is based on the fact that grassroots transnationalism starts with individual migrants. Scholars maintain that observing transnationalism from below (i.e., grassroots transnationalism), which begins with the individual, is the most efficient way of studying institutions governing transnational activities. This focus encompasses grass-root transnational activities, which are not usually initiated by governments and their policies (Smith, 2005).

In this study, I conducted 40 individual in-depth interviews and two focus group discussions. Out of the 40 individual interviews, 20 were in Calgary, 6 in Saskatoon, 4 in Regina, and 10 in Winnipeg. I conducted the two focus group discussions in Winnipeg and Saskatoon. In

Calgary, due to participants' unavailability and time constraints, the focus group discussion was not feasible, so the number of individual interviews was increased from an initial 10 to 20 people. Scholars in the field of qualitative research have suggested that there is no clear cut rule or rule of thumb on the sample size; however, the heterogeneity of the population, the underlying theoretical basis of the study, and the scope and breadth of the research are vital determining factors for choosing sample size (Bryman, 2012; Gerson and Horowitz, 2002; Glaser and Strauss, 1967; Guest et al., 2006; Warren 2002). For instance, Warren (2002) suggests that the minimum number of interviews in a qualitative study needs to be between 20 and 30. Also, the theory of saturation predicts that the researcher may continue to sample relevant cases until theoretical insights are gained (Glaser and Strauss, 1967). Thus, in this study, the minimum intended interviews were 30. However, I continued to a saturation point of 40 interviews. The next section describes my field work and data collection experiences.

4.5 Data Collection Techniques

The primary research techniques for the data collection of the study were face-to-face in-depth qualitative interviews and focus group discussions. There were also a few occasions where telephone interviews became necessary. In such situations, I first met the participants in person and went through the documentation process of the interview, and the participants requested that the continuation of the interview be done through telephone due to time constraints. I had three cases of such telephone interviews – two in Winnipeg and one in Calgary. Qualitative interview processes involve depth, which is often used to encourage an interviewee to talk about a particular issue or range of topics (Seale, 2004 p. 181). For Neuman and Robson (2009, p. 268), a qualitative interview involves asking questions, listening, expressing interest, and recording what is said. They further argue that in-depth interviews may involve a mutual sharing of

experiences between the researcher and the participant, a process which helps to build trust between them.

In this study, I used both semi-structured and unstructured questions to collect data. The semi-structured interview was used to collect standard information from all participants, using a predetermined set of questions (Babbie, 2001). The unstructured interviews were used to collect in-depth and explanatory information from participants. This technique gives interviewees the opportunity to tell their stories and share ideas, thoughts, opinions, and experiences of their own within the parameters of the research. The assumption underlying the choice of qualitative interviewing is that people's knowledge, views, interpretations, and interactions are vital elements of social reality and that qualitative interviewing provides the best way to generate data on these matters (Mason, 1996). Secondly, as immigrants' transnational activities (economic and social) are very complex, standardized questions and responses are unable able to provide the needed understanding of the phenomenon. For instance, issues such as what factors motivate migrants' transnational activities and how migrants conduct their businesses are complex questions that require in-depth interviews. Gaining an in-depth understanding of these issues required a format such as conversation/interaction in an unstructured face-to-face interview.

Another reason underlying the choice of a qualitative interview is that social explanations can be constructed with emphasis placed on the depth of information about a phenomenon, and qualitative interviews provided a better avenue for achievement than did survey techniques. In this study, I used both semi-structured and unstructured questions to collect data. The semi-structured interview was used to collect standard information from all participants, using a predetermined set of questions (Babbie, 2001). The unstructured interviews were used to collect in-depth and explanatory information from participants. This technique gives the interviewees

the opportunity to tell their stories, share ideas, thoughts, opinions, and their own experiences, within the parameters of the research. The assumption underlying the choice of qualitative interviewing is the idea that people's knowledge, views, interpretations, and interactions are vital elements of social reality and that qualitative interviewing provides the best way to generate data on these matters (Mason, 1996). Secondly, as the immigrants' transnational activities (economic and social) are very complex, standardized questions and responses were not able to provide the needed understanding of the phenomenon. For instance, issues such as what factors motivate migrants' transnational activities and how migrants conduct their businesses are complex questions that require in-depth interviews. Gaining an in-depth understanding of these issues required a format such as conversation/interaction in an unstructured face-to-face interview.

Another reason underlying the choice of the qualitative interview is that social explanations can be constructed with emphasis placed on the depth of information about the phenomenon, and qualitative interviews provided a better avenue for achievement than did survey techniques. In the semi-structured and unstructured techniques that I employed, even though the interviews were meant to be as flexible as possible, I designed an interview guide which consisted of both closed-and open-ended questions. The interview guide consisted of seven sections. The first section covered the demographic and socio-economic characteristics and the migration history of the interviewees. The second section included participants' work history with questions aimed at capturing work experience before and after migration, and also what motivated them to become transnational entrepreneurs. The third and fourth sections focused on start-up capital and resources for the business, employees, type of business, sources of supply of products, and cross-border activities. The fifth and sixth sections of the interview guide aimed to examine the ties and social capital of the entrepreneurs, their client base, and

access to customers. The final section focused on the challenges the entrepreneurs faced in the following and other related areas – finance, access to products, race, and language and communication. Before the actual interviews, I did a pre-test with my interview guide with three of the participants in Saskatoon. The purpose was to finetune the interview guide and to make sure that there was no ambiguity in the questions. This pretest exercise was successful in that questions on the interview guide were clear and unambiguous. Also, none of the questions were found to be oversensitive and intrusive. I did not make any changes to the interview guide since I found the questions to be representative of my aims and themes. However, I did note some indicators on some questions that I needed to probe further in the actual interviews. The pretest helped me become more familiar with the questions on the interview guide and with the sequence and flow of the interview process.

4.6 The Interviews

The interviews started in January 2014 and ended in May 2014. I did all the interview schedules and appointments by telephone and experienced difficulties getting appointments because it was the peak of the winter season. However, I managed to secure all the appointments needed through snowballing and referral strategies, as previously explained. I started the individual interviews in Saskatoon in January, then went to Calgary in March and finally to Winnipeg in May. Almost all of the interviews were carried out in the English language because all the participants were highly educated people except two interviewees who opted to speak Twi. I gave the participants the option to decide where they wanted the interviews to be held; some opted for the interviews to be held in their offices and others in their homes. On average, it took one hour and forty-five minutes for each interview. All the individual interviews were recorded on audiotapes with the consent of the participants. Of the 40 individual interviews, 25 were with

women, and 15 were with men. At the beginning of the interviews, I gave a letter of invitation and consent form to the subjects and read out the content of the consent letter. Then, I enquired if there was any question or concern. Once an agreement was reached between the subjects and the researcher, the consent letters were signed by the subjects before the interview ensued.

Permission was sought for the use of a tape recorder or a notepad where tape recorder use was not allowed. Confidentiality was assured by letting the subjects know that real names would not be used in the data analysis unless they requested me to do so. Interview subjects were also assured of their rights to withdraw at any time from the interviews or to refuse to answer any question that caused them discomfort during the interview. They were assured that no penalty was involved if they decided to withdraw from participating or continuing with the interviews. I also informed them that in the case of withdrawal or discontinuation in participation, all that was said before withdrawal would simply be deleted. The interview format and my dress code were formal or casual depending on the type of participant and venue of the interview.

I realized during my field work experience the importance of familiarity with conducting qualitative research (Palsson, 1993; Rappaport, 1993). Access to people and the community become easier when the researcher is familiar with the people. I took advantage of my familiarity with the culture and language of the subjects to break the ice during most of the interviews; however, I was cautious not to allow familiarity to affect the actual interview. For instance, some of the interviewees asked: “so in Ghana where do you come from, how long you have been in Canada, do you have a wife....” In the process of breaking the ice, I would take out the consent forms, give them to the interviewee to read and sign, and in some cases clarified and explained some aspects that they found unclear. I also explained the benefits of tape-recording the interview to them, and they agreed to it. I found tape-recording very useful because it

allowed me to concentrate on the interactions and to be able to engage with the interviewees. It also allowed me to capture the lively context of the interview process. I occasionally took some notes alongside tape recording, and some of the notes enabled me to raise follow-up questions on the subject under discussion.

Throughout all the interviews, I found the beginning to be very formal where participants showed their eagerness to finish the interview on time. I did not find this to be surprising because many business people are very particular about their time. In this case, as the participants became more interested, they did not consider their time as we progressed through the interview, and they became willing to share more ideas and experiences. For instance, in Winnipeg, I had a three-hour interview with a medical doctor, and when I finally said thank you, she said, “Oh. we are done; it was so short.” It was evident at the beginning of the interview that she was a busy person, but she later got interested in sharing her ideas and story. All in all, six (four in Calgary, one in Saskatoon, and one in Winnipeg) potential participants refused to be interviewed due to various reasons as shown in the table below:

Table 4.1: Potential Participants Who Declined Interview

| Pseudonyms | Business | Reason for refusal |
|-------------------|--------------------------|--|
| Kwadwo | Health (Private Clinic) | Emergency trip on the day of the interview |
| Boakye | Import and Export | Personal Reasons |
| Janet | Import and Export | Time |
| Sally | Home Care owner | Personal Reason |
| Paul | Salon and Barbering Shop | Time |
| Kwame | Cleaning Business | Personal Reasons |

Source: Fieldwork, 2014

In addition to in-depth interviews, two focus group discussions (FGD) were held in Saskatoon and Winnipeg. Scholars see focus group discussions to be “qualitative research techniques in which people are informally interviewed in a group discussion setting” (Neuman & Robson, 2009, p. 278). In the FGD in Saskatoon, there were six participants in total. Four of the participants were part of the individual interviews, and the other two were not part of the individual interviews. The FGD was held in the basement of one of the participant’s home with her consent. The session lasted two hours fifteen minutes. Table 4.2 below shows the profile of the FGD held in Saskatoon. In Winnipeg, six people took part in the FGD, which was held in a basement of a friend’s house. All the participants in the FGD were also part of the individual interviews. Table 4.3 below shows the profile of participants in the FGD in Winnipeg.

Table 4.2: FGD 1: Background and Characteristics Focus Group Discussion

| Name * | Age Range | Gender *** | Marital Status ** | Number of Children | Year of Immigration | Level of Education | Type of Business | Number of Employees | Year of Business set up |
|---------------|-----------|------------|-------------------|--------------------|---------------------|--------------------|---------------------------------------|---------------------|-------------------------|
| Kwame | 35-44 | M | M | 1 | 2011 | College | Communication Business | Family | 2012 |
| Deede | 35-44 | F | M | 5 | 2009 | Elementary | Retail Store (Ethnic goods) | Family Labour | 2013 |
| Akosua | 25-34 | F | M | 2 | 2011 | Diploma | Hair Braiding and Extension | Family Labour | 2013 |
| Opoku | 45-54 | M | M | 2 | 1990 | PhD | Imports and Exports (Ethnic pdts) | Family Labour | 2003 |
| Frank | 55-64 | M | M | 4 | 1989 | Master’s Degree | Imports and Exports (Cars/ Artifacts) | 4 | 2004 |
| Adwoa | 34-45 | F | M | 4 | 1996 | Elementary | Retail Store (Ethnic goods) | Family Labour | 2004 |

Source: Fieldwork, 2014

Table 4.3: FGD 2: Background and Characteristics Focus Group Discussion

| Name * | Age Range | Gender *** | Marital Status ** | Number of Children | Year of Immigration | Level of Education | Type of Business | Number of Employees | Year of Business set up |
|----------------|-----------|------------|-------------------|--------------------|---------------------|--------------------|--------------------------------------|---------------------|-------------------------|
| Pomaa | 34-45 | F | M | 2 | 2004 | Bachelor's Degree | Imports-Ethnic Products | Family Labour | 2006 |
| Baa | 65-74 | M | M | 3 | 1966 | PhD | Private Dental Clinic | 2 | 1972 |
| King | 55-64 | M | S | - | 1973 | Master's Degree | Barbering Salon | 6 | 1987 |
| Pat | 45-54 | M | S | - | 1997 | Master's | Car/Real Estate Business | - | 2004 |
| Comfort | 45-54 | F | D | 4 | 1995 | Master's Degree | Family Doctor-Private Practice | 3 | 2002 |
| Esi | 45-54 | F | M | 3 | 1990 | Bachelor's | Imports and Exports (Cars/Artifacts) | Family Labour | 2003 |

Source: Fieldwork, 2014

The focus group interviews allowed participants to express their opinions freely and also query one another (Neuman & Robson, 2009). Focus group interviews provided participants the opportunity to engage in conversation with one another. It also gave participants the opportunity to express verbally their views, opinions, and attitudes about their transnational entrepreneurial activities. Some of the participants who were part of the in-depth interviews shared ideas and opinions. They did not share at the individual interviews, for instance, on the issues of how they conduct their businesses and the survival strategies they use to stay in business. Scholars posit that studies that use participants for both interviews and focus groups bring depth and confirmation of research findings (Lambert and Loiselle, 2008). The face-to-face interviews and focus group interviews complemented each other in my data collection regarding their

limitations because there was some information that participants did not share in the individual interviews and shared in the FGD and vice versa. The triangulation of individual interviews and focus group interviews contributed to the phenomenon of immigrants' transnational entrepreneurial experiences. There was a convergence of characteristics from both the individual interviews and focus group on the motivation for entrepreneurship and the challenges immigrant entrepreneurs face. This combination enhanced the depth and trustworthiness of my findings.

4.7 Fieldwork Experiences

The overall fieldwork was enjoyable and very successful. However, there were some challenges. As I stated earlier, I began my fieldwork in the peak of winter season in January and that alone was a huge challenge not only for me but my participants as well. Scheduling appointments and getting dates and venues for the interviews were difficult; one always had to take the weather into consideration. On several occasions in Calgary, some of my participants called to reschedule appointments. It was also during this time that I had my first child, and that also brought another set of responsibilities. I remember my field trip to Calgary; I had to take my family along. The season and event made my fieldwork enjoyable but at the same time challenging, especially juggling between being a first-time father and doing the field work was an enormous task.

Another challenge was being an insider and a researcher at the same time. Being an insider was an advantage because I was able to leverage that to get more information and establish trust. However, there were moments when some of the participants focused on the familiarity instead of the actual research during the interviews. On those occasions, I had to interject by saying "great, that is interesting, okay you were talking about your client base...." just to bring them back to the actual interview. Finance was another challenge. Travelling,

accommodation, and other living expenses concerning this research came out of my personal resources.

4.8 Transcription of Data

Transcription of data is a very vital component of qualitative research. Scholars of qualitative research describe transcription as translation or transformation of sound and images from recording to text (Slembrouck, 2007; ten Have, 2007; Duranti, 2007). In this research, all the interviews recorded were transcribed into text. I started by listening to each tape in its entirety to be familiar with the voice of each tape under consideration. I made sure that all participants were identified in the transcript. In the transcription process, I went back and forth between listening and typing to ensure that I did not miss any word and to have a verbatim transcript from participants where expressions such as “um hum” or “huh huh” to mean “yes” or “no” respectively were not missed. With the exception of the two interviews carried out in the local dialect (Twi) as explained earlier, transcription regarding language was not much of a difficulty because all the participants were able to articulate themselves in the English language. However, with the two interviews conducted in the local dialect, I tried to make sure that the local dialect was translated into English and then transcribed into a text as much as I could. All the transcripts were later exported into NVivo software to generate themes for analysis.

In analyzing and interpreting the data generated from my study, the following processes were adopted: coding/categorization of the data, memoing, and finding the themes, clusters and patterns of the phenomenon under investigation. As Miles and Huberman (1994) suggest, qualitative data analysis is a comprehensive activity that is directed at tracing stable relationships that exist within social phenomena, based on the regularities and sequences that link these

phenomena (p. 4). The authors reveal three vital components in qualitative analysis – data reduction, data display, and the drawing and verification of conclusions. Data reduction occurs through coding, memoing, finding themes, clusters and patterns of the phenomena under investigation. The development of themes in the data interpretation occurred in the following ways – themes emerged out of the literature review, and also some themes emerged from participants’ narratives. Also, I made use of NVivo software to generate themes from my in-depth interviews for interpretation and discussion. Furthermore, I used SPSS to generate descriptive statistics such as frequencies and percentages of my participants’ demographic and socio-economic characteristics. For the SPSS, I coded all the demographic and socio-economic characteristics of the participants such as age, gender, marital status, education, and other related backgrounds like migration history, type of business, the number of employees, type of clients, and sources of resources. The generation of percentages, charts, and frequencies gave me a sense of the socio-economic background of the participants.

After generating descriptive statistics and themes using SPSS and NVivo, I analyzed my data based on knowledge gained from existing literature, my personal experiences within the themes created from the data set, and identifying dialogues that provide support for the themes. I also made use of participants’ dialects, metaphors, and analogies by generating themes (out of them) which are discussed in subsequent chapters (5, 6, 7, and 8). As Wolcott (1994) explains, data interpretation extends the analysis by raising questions, connecting findings to personal experiences, contextualizing the findings, and turning findings into theory. Another level of my interpretation is making comparisons with the existing literature. In this process, I was able to come up with new findings and also to support some existing ones.

4.9 Conclusion

In conclusion, this chapter has shown the methodological approach to this study by giving a vivid description of every stage of the research – target population, sampling, data collection, and field work experiences. The chapter explains the qualitative paradigm and why it was selected and used in this study with the addition of descriptive statistics, such as frequencies and percentages from the quantitative perspective.

Chapter Five

Data Analysis

5.1 Introduction

This chapter presents the social and demographic profiles of the participants as well as a descriptive analysis of the data in this study. The social and demographic profiles entail an overview of the participants' background information such as their age, gender, year of immigration, type of business, and other details. The chapter also provides a descriptive analysis of the research data and findings that inform the qualitative analysis. The descriptive analysis includes percentages of the demographic variables and other relevant variables like sources of capital for entrepreneurial activities.

5.2 Social and Demographic Profile

Table 2 below shows the demographic profile of the participants in the study. The profile gives an overarching view of the entrepreneurial activities of the study's respondents. In the area of entrepreneurship in which participants are engaged, the table shows variations – retailers of ethnic products, doctors, lawyers, accountants, and other related service providers. The study's profile shows the diverse nature of the entrepreneurial activities of Ghanaian immigrants. The table also provides a quick overview of other variables including age, gender, marital status, the number of children, year of migration, level of education, number of employees, and year of business establishment.

Table 5.1 – Demographic and Socio-economic profile of participants

| Name * | Age | Gender *** | Marital Status ** | Children | Year of Immigration | Level of Education | Type of Business | Number of Employees | Year of Business set up |
|----------------|-------|------------|-------------------|----------|---------------------|--------------------|--|---------------------|-------------------------|
| Adwoa | 34-45 | F | M | 4 | 1996 | Elementary | Retail Store (Ethnic goods) | Family Labour | 2004 |
| Ama | 25-34 | F | M | 2 | 2008 | Bachelor's Degree | Import and Export | Family Labour | 2008 |
| Rosina | 55-64 | F | D | 5 | 1986 | Bachelor's Degree | Private Home Care Operator | 1 | 1986 |
| Bee | 55-64 | F | M | 3 | 1973 | Bachelor's Degree | Hair Braiding and Extension | 5 | 1992 |
| Yaa | 55-64 | F | D | 3 | 2008 | PhD | Private Radio Station | - | 2012 |
| Doris | 45-54 | F | D | 4 | 1995 | Master's Degree | Family Doctor-Private Practice | 3 | 2002 |
| Janet | 45-54 | F | S | 3 | 1984 | Bachelor's Degree | Private Home Care Operator | 4 | 2011 |
| Magret | 55-64 | F | M | 4 | 1989 | College | Private Home Care Operator | 5 | 2004 |
| Hamdiya | 34-45 | F | M | 2 | 2004 | Bachelor's Degree | Imports- Ethnic Products | Family Labour | 2006 |
| Rose | 35-44 | F | M | 2 | 1970 | Bachelor's Degree | Private Home Care Operator | 6 | 2008 |
| Juli | 35-44 | F | M | 5 | 2009 | Elementary | Retail Store (Ethnic goods) | Family Labour | 2013 |
| Akosua | 25-34 | F | M | 2 | 2011 | Diploma | Hair Braiding and Extension | Family Labour | 2013 |
| Afia | 45-54 | F | M | 3 | 1993 | Master's Degree | Private Home Care Operator | 24 | 2000 |
| Abena | 45-54 | F | M | 5 | 1994 | Master's Degree | Law Firm | 2 | 2006 |
| Akua | 45-54 | F | M | 2 | 1967 | Master's Degree | Interior Design | 5 | 1998 |
| Yaa | 55-64 | F | M | 4 | 1994 | Master's Degree | Imports of Artifacts & Ethnic products | Family Labour | 2001 |
| Lucy | 45-54 | F | M | 3 | 1998 | Bachelor's Degree | Financial Advisor | 2 | 2003 |
| Lydia | 34-45 | F | M | 2 | 1999 | Master's Degree | Law Firm | 3 | 2005 |
| Linda | 55-64 | F | M | 4 | 1980 | Master's Degree | Private Home Care Operator | 6 | 2001 |
| Andy | 25-34 | M | M | 3 | 1980s | Bachelors Degree | Consultant - Engineer | - | - |
| Breya | 45-54 | M | M | 1 | 1996 | Bachelors Degree | Cleaning firm | 5 | 2009 |
| Bonsu | 55-64 | M | M | 3 | 2002 | Ph.D. | Imports and Exports (Ethnic | Family | 2010 |

| | | | | | | | | | |
|-----------------|-------|---|---|---|------|-------------------|---------------------------------------|---------------|------|
| | | | | | | | products) | | |
| Bruce | 65-74 | M | M | 3 | 1966 | Ph.D. | Private Dental Clinic | 2 | 1972 |
| Laryee | 55-64 | M | M | 4 | 1969 | Ph.D. | Private Dental Clinic | 5 | 1978 |
| George | 45-54 | M | M | 2 | 1990 | Ph.D. | Imports and Exports (Ethnic products) | Family | 2003 |
| Glover | 25-34 | M | S | - | 1999 | Bachelor's Degree | Financial Consultant | 5 | 2006 |
| Godknows | 55-64 | M | M | 4 | 1989 | Master's Degree | Imports and Exports (Cars/ Artifacts) | 4 | 2004 |
| Godwin | 55-64 | M | S | - | 1973 | Master's Degree | Barbering Salon | 6 | 1987 |
| Yeboah | 45-54 | M | M | 2 | 1995 | Bachelor's | Financial Advisor | 3 | 2006 |
| Boahene | 45-54 | M | M | 4 | 1996 | Bachelor's | Imports/Retail Ethnic Products | Family | 2002 |
| Ameyaw | 35-44 | M | M | 2 | 1999 | Master's | Accounting firm | 3 | 2010 |
| Hayford | 35-44 | M | M | 1 | 2011 | College | Communication Business | Family | 2012 |
| Pat | 45-54 | M | S | - | 1997 | Master's | Car/Real Estate Business | - | 2004 |
| Nina | 45-54 | F | M | 2 | 1998 | Diploma | Restaurant | Family Labour | 2003 |
| Tina | 55-64 | F | M | 4 | 1990 | Diploma | Health Care | 4 | 2004 |
| Cece | 45-54 | F | M | 4 | 1998 | Diploma | Retail – Ethnic pdts | Family labour | 2002 |
| Obaa | 45-54 | F | M | 3 | 1990 | Bachelor's | Imports and Exports (Cars/ Artifacts) | Family Labour | 2003 |
| Susan | 45-54 | F | S | 3 | 1992 | Bachelor's | Health Care | 4 | 2011 |
| Silvia | 25-34 | F | M | 2 | 2006 | Diploma | Hair Braiding and Extension | - | 2013 |
| Ben | 45-54 | M | M | 2 | 1998 | Bachelor's | Cleaning Business | 5 | 2010 |

Source: Fieldwork 2014; * Pseudonyms; **M: Married; D: Divorce; S: Single; ***F: Female; M: Male

5.3 Descriptive analysis of selected variables

The variables in this section of the chapter were selected based on the objectives of the study and provide a context for understanding the qualitative data.

5.3.1 Age

Table 5.2: Age of Participants

| Age category | Number of Participants | Percent |
|--------------|------------------------|---------|
| 25-34 | 6 | 15.0 |
| 35-44 | 9 | 22.5 |
| 45-54 | 14 | 35.0 |
| 55-64 | 10 | 25.0 |
| 65-74 | 1 | 2.5 |
| Total | 40 | 100.0 |

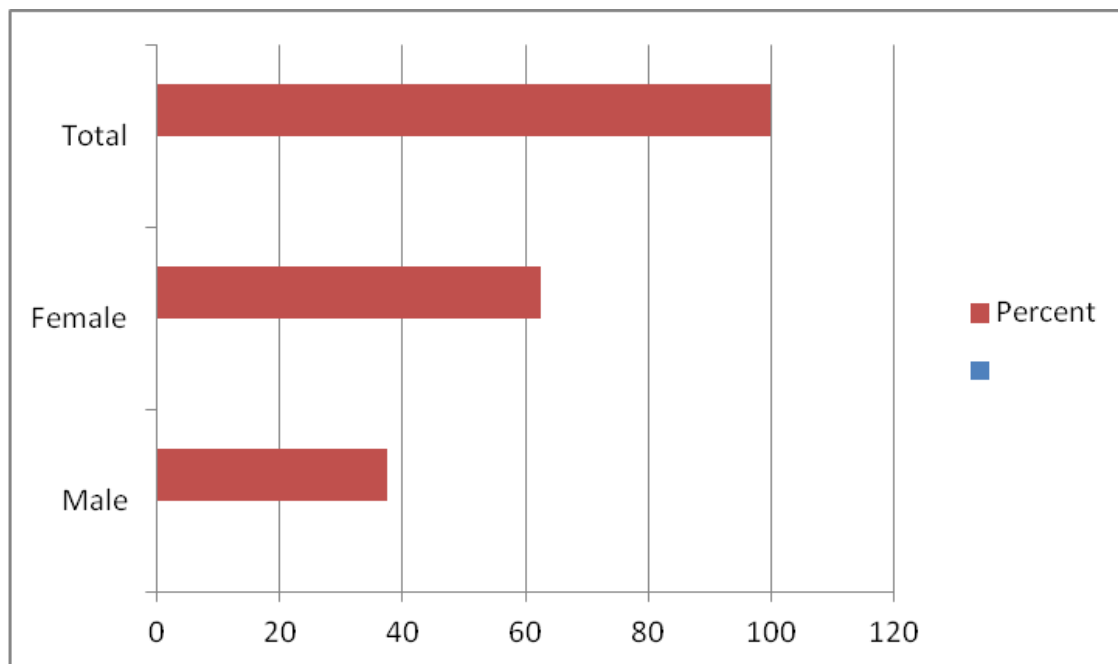
Source: Field work, 2014

The overall ages of participants range from 24 to 64. Among the various age groups, 45-54 had the highest representation of entrepreneurs. There were fourteen participants in this age category, who constituted 35 percent of the total population of this study. Ten participants were within the age category of 55-64, which represented 25 percent, the second largest age group. Those 35-44 years old constituted the third largest group at 22.5 percent of the sampled followed by 25-34 years of age at 15 percent. It was noted that some of the younger entrepreneurs in the age categories of 25-34 and 35-44 had parents who were entrepreneurs. The study revealed that these young entrepreneurs who had entrepreneurial parents got inspiration from them and learnt the tricks of the trade (entrepreneurship). Research has shown that a peak age for business creation tends to occur in individuals in their thirties and forties and that entrepreneurship is concentrated among people in midcareer (Parker, 2009). It can, therefore, be argued that while the general age of entrepreneurs may fall between thirty and forty, there are situations where the

age of entrepreneurs may be below the thirties or above the forties depending on the environment and individual circumstances. It can also be assumed that the migration process, arrival, adjustment, and settlement into the host society, resources, and other related factors may have delayed the quest of those older than 49 to start their business. The older entrepreneurs in this study, that is, those sixty-five years of age and older, were a little over 2.5 percent. They explained their desire to have their business as a way to be engaged after retirement, and at the same time, as a form of investment for their families.

5.3.2 Gender

Chart 5.1: Gender of Participants



Source: Fieldwork, 2014

Table 5.3 below shows a further breakdown of gender by the targeted cities. Apart from Winnipeg which had the same numbers for males and females, the other cities had more female participants than male.

Table 5.3: Gender Distribution by Cities

| City | Gender | Number | Percentage |
|-------------------------|---------------|---------------|-------------------|
| Calgary | Male | 7 | 17.5 |
| | Female | 13 | 32.5 |
| | | | |
| Saskatoon/Regina | Male | 3 | 7.3 |
| | Female | 7 | 17.5 |
| Total | | | |
| Winnipeg | Male | 5 | 12.5 |
| | Female | 5 | 12.5 |
| Total | | 40 | 100 |
| | | | |

Source: Fieldwork, 2014

Females constituted the majority of my sample population. Out of the 40 participants in the individual interviews, 25 participants, or 62.5 percent, were female and 37.5 percent were male. In the breakdown of gender statistics according to targeted cities, as Table 5.3 shows, in Calgary, there were 13 (32.5 percent) women and 7 (17.5 percent) men; Saskatoon, and Regina had 7 (17.5 percent) women and 3(7.5 percent) men; and in Winnipeg, there were 5 (12.5 percent) men and 5(12.5 percent) women.

The dominance of women entrepreneurs in this study can be explained from two perspectives: the first is the local culture that prepares women to be economically independent through business creation and the second is the growing interest of women in entrepreneurship in general. Culturally, as a woman grows up, she is taught certain skills such as trading and other skills to take care of herself and her family by providing for all their needs. It is culturally uncommon for a Ghanaian woman to sit idle at home. The entrepreneurial drive is inculcated early and becomes apparent wherever members of the ethnic group go. The cultural dimension of

entrepreneurship is discussed in Chapter Five of this study. Until recently, much of the literature on entrepreneurship focused on men because factors such as culture and politics have denied women equal representation over the years. However, in the past two decades, there has been a growing interest in women's entrepreneurship along with research on it (see Lerner and Pines, 2010; Pines and Schwartz, 2008; Allen et al., 2007; Brush et al., 2006; Boyd, 2005; Bruni et al., 2004; Pines, 2002; Mulholland, 1996). In various ways, these studies in various ways have attempted to find the reasons for the acceleration in the growth of women entrepreneurs. For instance, Allen et al. (2007) found in their study that a propensity towards entrepreneurship is a result of the difference between *necessity* and *opportunity-based* entrepreneurship, with necessity entrepreneurship being more widespread among women. The authors tie *necessity-based* entrepreneurship to 'push' factors and *opportunity* entrepreneurship to 'pull' factors (Orhan and Scott, 2001). Lerner and Pines (2010) suggest that the exclusion of women from the labor market regarding equal access to employment and equal pay pushes some women to become entrepreneurs. According to reports from Statistics Canada's Labour Force Survey, 950,000 women in 2012 were self-employed, constituting 35.6 percent (Statistics Canada, LFS, 2012) compared to 21 percent in 1977 (Hughes, 2003).

The dominance of women in this study confirms the growing number of women in the labour market through entrepreneurship, just as earlier studies have claimed. It is vital here to observe some gender differences on some selected variables.

5.3.3 Gender Differences

Table 5.4 below shows some interesting gender differences among the entrepreneurs in this study. Regarding age, female entrepreneurs in this study were younger, about 76 percent of them

fall between ages 25-54 years. In this same age range, male entrepreneurs were 66 percent. While the male entrepreneurs who were over 65 years old were about 6 percent there were no female entrepreneurs recorded in this study around that age. It could be assumed that Ghanaian women being younger entrepreneurs could be the apprenticed and coached (socialization) to become independent and breadwinners in their families. Also, as shown in the table below, there were gender differences in the level of education. Male entrepreneurs had higher qualifications; about 47 percent had Bachelor's degrees, 27 percent had Master's degrees, 20 percent had PhDs, and about 6 percent had Diplomas, no college or high school among them. For the women entrepreneurs, 40 percent had Bachelor's degrees, 24 percent had Master's degrees, and 12 and 8 percent had college and high school education, respectively. This finding is not surprising because it can be observed in the table; reasons for participants' migration shows that 53 percent of the men came to Canada for education, while only 4 percent of the women migrated to Canada for education. On the other hand, as high as 72 percent of the women migrated to join their spouses, while no male entrepreneurs in this study migrated to Canada for the same reason. Male (46 percent) and female (24 percent) entrepreneurs whose reasons for migration were categorized under 'other' migrated to Canada as refugees and others through various networks.

On the type of businesses that the entrepreneurs run, 40 percent of the males were in the financial sector such as members of accounting firms, equity managers, and financial consultants; 20 percent were in health-related businesses; 20 percent were in imports and exports, and 20 percent were in other. On the other hand, a majority of the female entrepreneurs (36 percent) were involved in the import and export of goods and services, 20 percent in health-related businesses, 28 percent in other businesses such as hair braiding and designing clothes, and 8 percent each in financial services and retailing. There are also differences in the source of

financing for the entrepreneurs in this study. The majority of women (76 percent) used their personal savings; very few of them (8 percent) used loans; and 16 percent used both personal savings and loans to start their businesses.

5.4 Gender Differences – Age, Education, Migration, Business, Finance, Self-employment

| Male | | Female | |
|---|------|-----------------------------------|------|
| Age Range | % | Age Range | % |
| 25-34 | 13.3 | 25-34 | 16.0 |
| 35-44 | 20.0 | 35-44 | 24.0 |
| 45-54 | 33.3 | 45-54 | 36.0 |
| 55-64 | 26.7 | 55-64 | 24.0 |
| 65-74 | 6.7 | - | - |
| Education | | | |
| - | - | High school | 8.0 |
| - | - | College | 12.0 |
| Diploma | 6.7 | Diploma | 12.0 |
| Bachelor's Degree | 46.7 | Bachelor's Degree | 40.0 |
| Master's Degree | 26.7 | Master's Degree | 24.0 |
| PhD | 20.0 | PhD | 4.0 |
| Reason for Migration | | | |
| School | 53.3 | School | 4.0 |
| Join Spouse | - | Join spouse | 72.0 |
| Other | 46.7 | Other | 24.0 |
| Type of business | | | |
| - | - | Retailing | 8.0 |
| Health-related business | 20.0 | Health related-business | 20.0 |
| Imports and Exports | 20.0 | Imports and Exports | 36.0 |
| Financial services | 40.0 | Financial services | 8.0 |
| Others | 20.0 | Others | 28.0 |
| Source of Finance | | | |
| Personal savings | 66.7 | Personal savings | 76.0 |
| Loans from financial institutions | 13.3 | Loans from financial institutions | 8.0 |
| Loans and personal savings | 20.0 | Loans and personal savings | 16.0 |
| Self-employed in the country of origin before migration | | | |
| Yes | 26.7 | Yes | 64.0 |
| No | 73.3 | No | 36.0 |

Source: Fieldwork, 2014

Although a majority of male entrepreneurs (about 66 percent) used personal savings, quite some of them, 13 percent used loans, compared to 8 percent of women who also used loans. The above table also shows that many of the women, 64 percent as compared to 26 percent of men, were entrepreneurs before their migration. The above table has shown that there are gender differences in the area of immigrant entrepreneurship regarding age, education, and type of businesses they are doing. The Chapter 6 also discusses detailed gender dimensions on the motivation for entrepreneurship.

5.3.4 Marital Status

The data as indicated in the table below show that 82.5 percent of the participants were married, 10 percent were single, and 7.5 percent were divorced. As noted earlier on, women form the majority of the entrepreneurs interviewed, and all but two were married; the two women were divorced.

Table 5.5: Marital Status

| | Frequency | Percent |
|----------|-----------|---------|
| Single | 4 | 10.0 |
| Married | 33 | 82.5 |
| Divorced | 3 | 7.5 |
| Total | 40 | 100.0 |

Source: Field work, 2014

The finding was not surprising because a majority of the women came to Canada as spouses under the Family Class program and through a visitors' visa. The Canadian immigration system makes it easier for married women to immigrate than for single women to do so because the thrust of the family class program is to allow families who staying apart to be reunited. Among the married participants, only two people were married to Caucasian partners. It was also

found that married people with children who are legal adults tended to use family labour instead of hiring from outside. As discussed in the next chapter, family constitutes an important factor that influences respondents, particularly women, to set up their business.

5.3.5 Level of Education

One of the interesting observations in this study is the high level of educational background among the participants. The study shows that close to 43 percent have bachelor's degrees, 25 percent have a master's degree, and 10 percent have doctoral degrees. Overall, all the participants have educational qualifications except two participants who had an elementary education.

Table 5.6: Level of Education

| Level of Education | Frequency | Percent |
|----------------------|-----------|---------|
| Elementary Education | 2 | 5.0 |
| College | 3 | 7.5 |
| Diploma | 4 | 10.0 |
| Bachelor's Degree | 17 | 42.5 |
| Master's Degree | 10 | 25.0 |
| PhD | 4 | 10.0 |
| Total | 40 | 100.0 |

Source: Field work, 2014

The majority of the respondents had well-paid employment but stopped to start their own business for family reasons. Some studies have suggested that entrepreneurial skills, knowledge, and attitudes do not depend on individual academic qualification (Matlay, 2008). However, other studies have claimed that businesses owned by graduates tend to network both locally and internationally and are, thus, more likely to succeed (Geete and Deasai, 2014; Pickernell et. al.,

2011). The debate as to whether entrepreneurs' success depends on academic qualifications has always been inconclusive because there are successful entrepreneurs with or without such qualifications. I posit that in as much as academic qualification does not necessarily make an entrepreneur successful; education does give the individual entrepreneur more confidence and provides more options. In this study, the respondents revealed that their academic qualifications played valuable roles in their entrepreneurial activities concerning business start-ups, access to resources, and links to other organizations.

The study findings indicate that 37 respondents constituting 92.5 percent of the participants have children. Some of the entrepreneurs, whose children were young adults, hired their children to work in their businesses. Of the children working in their parents' businesses, some were paid as full-time or part-time employees and others were doing it on a voluntary basis as a way of contributing to the family and helping their parents. Out of the 40 respondents in the in-depth interviews, 18 or 45 percent came to Canada because of marriage. It is interesting to note that all the participants in this study who came to join their spouses were women and that no male participant arrived in Canada as a result of marriage. Out of the 13 or 32.5 percent who fall into the other category, some came as refugees, tourists, or visitors. This indicates that the participants in this study came to Canada, not as entrepreneurs but became entrepreneurs due to different factors that are explored in the next chapter. When the interviewees were asked whether they were self-employed before migrating to Canada, 50 percent indicated in the affirmative, while 50 percent indicated otherwise. Respondents who were self-employed before moving to Canada had setup businesses similar to those they engaged in back home. For instance, some of the entrepreneurs who retailed ethnic products were market traders before moving to Canada. Similarly, those in the hair braiding and sewing businesses were beauty care professionals and

seamstresses respectively before they came to Canada. Some of the other 50 percent who were not self-employed before coming to Canada had parents or family members who were entrepreneurs. This indicates that they had been exposed to some entrepreneurial knowledge and skills before migration. The study findings show that 22 participants constituting 55 percent of the entrepreneurs had employees, 10 percent of the respondents had no employees, and were working alone; and 14 respondents, representing 35 percent had family labour. Those without employees were small businesses, and others were using family labour involving a spouse and/or children.

A majority of the entrepreneurs indicated that they had no formal training in entrepreneurship. This group constituted about 88 percent of the participants. Some of them got the entrepreneurial skills and knowledge from their parents, some through personal experience and others from hands-on experience that involved starting a business and learning along the way. The details are discussed in the next chapter. Those who had formal training in entrepreneurship were about 12.5 percent and had their bachelor's and/or master's degrees in business administration.

5.3.6 Resources

Table 5.7: Sources of Resources

| | Frequency | Percent |
|-----------------------------------|-----------|---------|
| Personal savings | 29 | 72.5 |
| Loans from financial institutions | 4 | 10.0 |
| Loans and personal savings | 7 | 17.5 |
| Total | 40 | 100.0 |

Source: Field work, 2014

Almost 73 percent of the participants indicated that their start-up funds came from personal savings. Those who took loans from financial institutions were 4 percent, and those with both personal funds and loans from financial institutions were 17.5 percent. It was found that some of those who self-financed their businesses were interested in taking a loan, but most of them could not meet the requirements of financial institutions. This and other challenges are discussed in chapter eight of this thesis.

5.3.7 Type of Business

Table 5.8: Type of Business

| | Frequency | Percent |
|-------------------------|-----------|---------|
| Retailing | 2 | 5.0 |
| Health-related business | 8 | 20.0 |
| Imports and Exports | 12 | 30.0 |
| Financial services | 8 | 20.0 |
| Others | 10 | 25.0 |
| Total | 40 | 100.0 |

Source: Field work, 2014

The types of businesses run by the entrepreneurs varied. Import and export businesses constituted 30 percent of the total, financial services 20 percent, health-related businesses 20 percent, and others 25 percent. The import and export businesses dealt in cars, clothes, ethnic products, and other goods and services. The imported goods were mainly from Ghana, while a small percentage of their merchandise came from countries like China, Turkey, Dubai, and the United States. On the export, side which entailed mostly cars and clothes, they were exported to Ghana by the entrepreneurs. Those in the health field were doctors who owned private clinics

and others operating nursing homes for the aged and people with disabilities. The 25 percent others were involved in activities like hair braiding, sewing, and cleaning businesses. In addition, a majority of the entrepreneurs, 60 percent, were serving both Africans and non-Africans. The 25 percent of businesses serving non-African clients were mostly health-related businesses such as nursing homes and homecare services. All doctors operating private clinics were serving both African and non-African clients.

5.4 Conclusion

In summary, this chapter has provided the relevant demographic data of all the participants based on the objectives of this study. The chapter profiled all respondents by capturing their age, gender, and marital status, number of children, year of immigration, level of education, type of business, years of business operation, and some employees in the businesses. Based on the objectives of the research, some variables were selected, and their frequencies were analyzed to provide a general context for the participants' entrepreneurial activities.

Chapter Six

Qualitative Results and Analysis (Specific to Research Questions 1 and 2)

6.1 Introduction

Immigrant entrepreneurs in Canada can be classified theoretically into two categories – those who come to Canada as entrepreneurs under the ‘Business Class’ of the Citizen and Immigration Canada group and others who come to Canada under other categories but later become entrepreneurs for varied reasons. The participants in this study belong to the latter group. The respondents’ decisions to become entrepreneurs and, for that matter, transnational entrepreneurs, vary and require a multifaceted approach to analyze in this study. This chapter provides a comprehensive discussion of the factors that drive Ghanaian immigrants to become transnational entrepreneurs. The chapter looks at the fundamental factors that drive Ghanaian immigrants into entrepreneurship under the following categories: influences from family (in both host and home countries), entrepreneurial culture, and other related factors. Furthermore, this chapter documents the set-up processes of immigrants’ businesses such as acquiring start-up capital, the type of business chosen, and the customer base of the entrepreneurs. The chapter begins with the narratives of participants regarding their migration history to Canada.

6.2 Reasons for Migration of Respondents

The immigration years of the respondents in this study vary. The variation depicts the phases of immigration of Ghanaians explained earlier in Chapter Two of this study. The findings of this study as indicated in Table 5.1 below show that 15, or 37.5 percent, of the respondents arrived in Canada between 1990 and 1999; 7, or 17.5 percent, arrived between 1980 and 1989; and 11, or 27 percent, arrived between 2000 and 2009. From the 1960s to 1980s, Ghanaian immigrants who arrived in Canada were mostly students and spouses’ of students. This cohort of Ghanaian

immigrants, mainly students, was either on the government of Ghana scholarship or on scholarship from the school into which they were admitted. Some of them arrived in Canada with their family and others had their families join them subsequently. Almost all the cohorts during this period had a definite intention of returning to their country of origin after their education. A participant shared his migration history:

I arrived in Canada August 31, 1966; I was one of 7 people with Columbus plan scholarships for dentistry. This scholarship was such that when you finished you had to do a one-year internship, and you had to go back home. Ghana that didn't have dentistry school so I did it here, and while I was doing it, there was a coup in Ghana, so I couldn't go back, and that is one of the reasons why I stayed here too. I started my internship on May 12, 1972 in North Western Ontario after my graduation, and after that I moved to Winnipeg (Mensah, Winnipeg: May 2014)

Another entrepreneur who arrived in Canada in 1973 as a student had this to say:

I came as a student, and in those days, you don't need a visa to get here because Ghana is part of the Commonwealth (John, Winnipeg: May 2014).

Another entrepreneur also shared his story this way:

I arrived in Canada in 1969 to study; and there was no dentistry school in Ghana, and Canada was one of the places available to me at that time and the first one to give me my opening (Kojo, Calgary: March 2014).

Migration of Ghanaians during this period was primarily for higher education and skills development either through personal initiative or government sponsorship. From this study,

women who migrated between the 1960s and 1980s were spouses, and for them, the purpose for coming to Canada was to support their partners to complete their programs and return home to (Ghana). A hairdresser who arrived in Canada on February 17, 1973, to join her husband explained it this way:

My husband was here and I planned to be here for two years and go back right away after his education that is why I did not bring the kids. The idea was that we would go back home (Ama, Calgary: March 2014).

A care home operator who arrived in Canada in 1972 to join her husband who was on a Ghana government scholarship gave her account.

“I came to join my husband. We had planned not to stay after his education but to go back home.”

Another home care operator’s reason for coming to Canada in the 1960s was similar to join her husband until he completed his programme. The rest of the women entrepreneurs who arrived in the 1990s to the present had reasons similar, to those who arrived in the 1960s, 1970s, and 1980s, except two women entrepreneurs who did not come to Canada as spouses. These women who migrated for reasons other than spousal concerns have unique perspectives on women’s migration. Afia narrated her story this way:

Actually, I was born in Ghana, and I left Ghana when I was 17 years old. I left Ghana at a very young age and went on missions in the 1970s and 1980s. I went to Bible school in Nigeria and graduated and was ordained to be a Missionary. From there, I went to England for eight good years and established churches and businesses over there. I left England and lived in the United States for 20 years. From the United States, I came here

(Canada) because I needed a new life. I came here to be a blessing to others as God has blessed me (Afia, Saskatoon: June 2014).

A private home care operator explained that she migrated to Canada from the United States independently after a divorce, and she simply stated: “I needed a new life for myself and my children”. Even though her initial purpose for migration to the US was to join her husband, her reason for coming to Canada was to have a new environment and to move on to life. As indicated in Table 6.1, the 1990s recorded a large number, 37.5 percent, of Ghanaians in Canada. The migration of the majority of this study’s participants to Canada falls within this decade. Studies have shown that the 1990s marked a new phase in Ghanaian migration to Canada when the mass movement of immigrants who were both skilled and unskilled occurred (Opoku-Dapaah, 1995; Mensah, 2005; 2010). The substantial increase of Ghanaian immigrants in the 1990s could be attributed first to the 1990s marking the end of the Canadian recession of the 1980s, so many immigrants were admitted, including Ghanaians.

Second, the family unification and refugee programs increased the Ghanaian immigrant population within the period. For example, Citizenship and Immigration Canada data show as quoted in Mensah (2005), that in 1992, of the 9,607 refugees from Africa that entered Canada, about 1,262, constituting 13 percent, were from Ghana. This cohort of Ghanaian immigrants who represent the majority of entrepreneurs in this period could be because they had lived long enough in Canada to have gone through various points in their labour market trajectories and have settled on entrepreneurship.

Migration is a complex process. Whether permanent or temporary, voluntary or forced, the typical individual migrant goes through a certain trajectory settlement, adaptation, and

integration into the host country, which the migrant may later call ‘home’. Individual migrants in these trajectories make critical decisions whether to stay or to return to their country of origin. According to the participants, family considerations in both home and host countries were very significant in their decision to stay permanently in Canada or to return home. For the participants, their initial stages of the migration process were filled with conflictual questions on whether to return home, stay a bit longer and go home at unknown later date, or stay permanently and visit the country of origin once a while.

Table 6.1: Date of Participants Arrival in Canada

| Period | Frequency | Percent |
|-----------|-----------|---------|
| 1960-1969 | 3 | 7.5 |
| 1970-1979 | 4 | 10 |
| 1980-1989 | 7 | 17.5 |
| 1990-1999 | 15 | 37.5 |
| 2000-2009 | 11 | 27.5 |
| Total | 40 | 100 |

Fieldwork, 2014

Literature on immigrant adaptation in the host country provides three insightful phases. The first phase is ‘looking back’, that is, a solid belief in returning to the homeland; the second phase goes from ‘when are we going back?’ to ‘are we going back?’; and final phase is, ‘here to stay’ (Essed 1996, pp. 59-60). These stages of the migration process depict in several ways the migration experiences of Ghanaian immigrants. Immigrant adaptation into host society has received scholarly attention particularly in terms of the socio-cultural factors that impact their adaptation and the processes they go through (see Burnaby et al., 2000; Simmons, 2010; Anderson, 2012). For example, Burnaby et al. identify societal factors such as the ability to

communicate, possession of employable skills, and institutional factors such as racism and discrimination. Anderson also uses the concept of *cultural shock*, coined by Kalervo Oberg to explain immigrants' experiences of panic in their new environment that are challenging (food, clothing, weather, communication) and that lead to anger and frustration (2012). Essed's looking back phase shows immigrants' desire to return to their country of origin due to some sociocultural factors as explained above. Also, some of the immigrants have a strong attachment to their country of origin such as family (spouse and/or children), other relatives, and jobs, accounting for immigrants desire to return to their countries of origin.

After immigrants' initial struggle with the desire to return home, the next question goes from "When are we going back to "Are we going?" At this phase, the anxiety gives way to reality, and immigrants begin to assess their options such as upgrading their education, searching for a job, developing social capital, and devising strategies to support family back home as well as sponsor their immediate families (spouses and/or children). The last phase of Essed's adaptation, that is, "here to stay," expresses the adoption of the host country as home when immigrants have settled. In the context of this study, immigrants expressed their sentiments about returning to their countries of origin eventually at an unknown date, though they have settled in the host country. These phases either to return or to stay influenced their decisions to become transnational entrepreneurs.

It is imperative to note that 95 percent of the respondents indicated their intention to return 'home' one day, some with a specific time frame, especially those who came here as students, and others without any time frame for returning home. The question now is what happens to these entrepreneurs' ambition to return home in their early stages of migration? About 20 percent of the respondents have been in Canada for 20 to 40 years. From all 25 of the

women entrepreneurs' perspectives in this study, their profound desire to return home faded as a result of both their families in the country of origin (Ghana) and more especially their new families that they have started in Canada. Some women came and left their children behind, and others did not have children before their migration. As the data have shown, there were only two women in this study who migrated independently; the rest came to join their spouses.

These women started having children shortly after their arrival in Canada, which was a point when their ambition to return "home" within a specified time period began to diminish. To them, having children was enough grounds to delay acting on the idea of returning home because they had to settle down by searching for jobs, upgrading their education, and creating social networks to raise their children in the latter's country of birth. According to these women, their responsibilities started with providing proper care for their children in a place where there is a lack of social networks: for example, extended family support is almost non-existent there are no grandmothers, grandfathers, sisters, aunties, and others to help them as they would back home. One woman stated

"It is a huge responsibility taking care of these children alone in Canada, I wanted to invite my mother from home [Ghana] to come and help me" (Adwoa FGDs # 1).

In the Ghanaian context, the socialization of children from birth up until a person is of age is not the responsibility of the parents or mother alone. The immediate and extended family and other support networks from the community provide assistance to the new mother such as with bathing the baby, cooking, doing laundry, and performing other household activities to ease some of the burdens on the mother. The supports that family and relations and the community give do not attract any payment from the parents. However, in Western countries such as Canada, such

supports have been commodified and monetized. For example, such supports which are called Baby Sitting or in a more institutionalized way Early Childhood Education attract huge fees but these same services are rendered for free by family members and relatives. Adwoa having enjoyed these supports when she had her first child in Ghana now had to cope with two children born in Canada without such supports and thus, the idea to invite her mother.

Secondly, a job that would give them the time and flexibility to provide such support and care was difficult to find. For example, Ama lamented

In my first job, I couldn't combine it with my two children, the job was such that I had to wake up early" (FGDs # 1).

Also male entrepreneurs who started families in (Canada) had a similar experience, choosing to raise their children in the land in which they were born. A male entrepreneur, Bruce, explained,

"I was fortunate; I was able to sponsor my mother-in-law to come from Ghana when we had our first child. It helped us particularly, my wife" (FGDs # 2).

The respondents, especially in the two focus group interviews in this study, explained that their decision to stay presented several challenges, notably the socialization of their children. At its most basic, this is a question of how to navigate between two cultures ('home'- culture and host culture) to provide a well-tailored socialization to their children who are Canadians by birth but Ghanaians to their parents at the same time. The socialization process becomes more challenging, according to the respondents, when values and beliefs in their country of origin differ from those of the host countries. Parents fear this may corrupt the values they want to instill in their children. It is important to recognize that the challenges that immigrants of African descent face in the context of raising their children in their host countries have been recorded in

literature (see James, 1997; Olsen, 1988; Castex, 1997; Rumbaut 1994; Szapocznik and Kurtines, 1993). For example, James posits that immigrant parents (first generation) and their children (second generation) differ regarding acculturation where parents and their children differ concerning the beliefs and values of the host country (1997).

Also, Szapocznik and Kurtines explain how immigrants' family dynamics develop within a multicultural environment and its associated problems with immigrant adolescents. They further reveal that immigrant families are exposed to diverse environments, leading to a struggle between parents and children resulting in children losing the emotional and social support of their families, and parents losing their position of authority (1993, p. 403). In this context, other scholars argue that the struggle between immigrant parents and their children, especially girls, gets out of hand as parents try to integrate them into the mainstream culture which is at odds with the traditional view of women's roles in their country of origin (Rumbaut, 1994; Phinney, 1991). The diverse cultural environment poses a huge challenge for immigrant families in that they have to navigate between raising their children in the cultural values of their country of origin and at the same time enable them to function effectively in the host country.

In this study, the struggle that immigrant entrepreneurs who are parents face can be likened to evidence in existing literature on challenges immigrants of African descent face in raising their families in an environment that generates conflicts of norms, values, and cultures between host and home countries. I call this situation the 'dilemma of African Immigrants' – to mean 'a situation where parents (first generation immigrants) are torn between the values and beliefs of their country of origin and those of the host country in the context of the socialization of their children (second generation) in the host country. This dilemma becomes huge when there are sharp contradictions in values and beliefs in areas such as discipline of children, sexual

orientation, choice of marriage partner, and many other societal values that differ between home and host countries. For instance, 30 respondents out of the 32 in this study who have raised the issue of discipline of children.

One respondent, Juli, stated,

There is too much freedom for children, more especially when they become teenagers in this country.

Some of the respondents explained that their children did not listen to them at home because they had been told in the schools that they have rights and freedoms, and that it is the state that supports them and not their parents.

Here are some illustrations of respondents:

The teachers and social workers create the impression to our children that they care more about them than us parents (Adwoa)

Adwoa further lamented:

In any society, it is the parents' responsibility to educate their children and make them understand what is acceptable and what is not. School teachers and social workers are important, but they can't take our parental role from us.

Other respondents who shared similar views preferred to send their children back to their country of origin to give them exposure to other values and belief systems. A second issue is that of sexual orientation – it was evident from the narratives of all the 37 participants with children in this study that their hope and expectation in God was that their children would stick to their core value of a 'straight sexual orientation' against the freedom to select from different sexual

orientations. The importance of religion in raising children also became critical in respondents' narratives. In the two focus group interviews, the parents expressed their strictness about religious routines (Church attendance) and prayers. Some parents had this to say:

I tell my children to pray every day. There is no excuse not to go to Church unless one is sick and cannot walk (FGD #1).

Another respondent illustrated,

I pray every day for my children particularly on this issue of sexual orientation that God will protect them not to depart from His will" (FGD #2).

The quest for the majority of the respondents to become transnational entrepreneurs resulted from their family obligations, especially those to their children. They became entrepreneurs so that they could have more time to devote to their children's upbringing. It is important to note that out of the 37 participants who have children in this study, 35 had two or more children before the start their business and only two children after. The children in the Ghanaian immigrant families played a critical role in their decision making to become entrepreneurs as discussed in the section below. The next section explores factors that motivate Ghanaian immigrants to become transnational entrepreneurs.

6.3 Becoming an Entrepreneur: Motivating Factors for Becoming an Entrepreneur

The propensity of an immigrant to become an entrepreneur may depend on many factors based on his or her location, gender, and time spent in the host country. For this study, based on the accounts of the respondents, I have categorized the respondents' motivations for entrepreneurship into three broad areas – family considerations, culture, and opportunities in the

immediate environment. The accounts from participants in this study showed that family and family-related factors played an enormous role in motivating them to become transnational entrepreneurs. For the purpose of this study, family factors involve immigrant entrepreneurs and their children with or without a partner or husband in Canada and family back home in Ghana, which includes children, spouse, parents, and extended family of the entrepreneur. On the participants' responses to the question on factors that influenced their decisions to become entrepreneurs, a majority, 37 (or 92.5) percent cited their family, more specifically, their children. As indicated, except 2, all the participants have children. The study shows that family (in Canada and Ghana) played a huge role in the decision-making of Ghanaian immigrants to become entrepreneurs.

6.3.1. Family Influence in Host Country

I begin with the influence of family in Canada. Principally, the decision and motivation for Ghanaian immigrants to go into entrepreneurship came out of their desire to help and support their families (husband and children). Half of the respondents (20) of the women interviewed left their good jobs with substantial benefits to set up their businesses. One major motivation for the majority of the participants to do this was the opportunity to make more time for their families, especially their children. A family doctor who migrated to Canada in 1995 explained how she left her good job to set up her private clinic:

I needed the right balance in life, I needed family work balance; I needed to be able to set my hours, to be available to my children and family, you know, as when needed. I did work in an institution; I was an employee and that did not work for my lifestyle and my circumstances then (Dori, Winnipeg May, 2014).

Also, Rose, a mother of two, decided to leave her professional teaching career to set up her private care home because of her children. She stated:

I just wanted to be home with my children. I just wanted a job that would let me be at home, have flexibility and have time for my children (Rose, Calgary March 2014).

Another respondent and owner of an accounting firm had this to say:

I needed work life balance and to be able to do that is to be self-employed even though you put in a lot of time. When you are working for somebody you are in a rush, and you don't have time for your children – you drop them off at the daycare and you pick them up late, so there is hardly any quality family time (Ame, Calgary, March 2014).

A care home owner also had this to say:

My motivation was being a mum, a career woman, and a domestic woman ... to merge these, you needed a business that will run itself and still be there for your children (Akua, Calgary: March 2014).

In addition, male participants explained that family played a vital role in their decision to go into entrepreneurship:

The work schedule in this country [Canada] can put families apart So we wanted something that will bring our family together (Boat, Calgary, March 2014)

My wife influenced me to join her in the business and it is a big family business now (Ken, Winnipeg, May, 2014)

Some studies have suggested that the obstacles immigrants face in the host society such as discrimination and racial barriers block visible minorities' access to the open labour market and drive them into self-employment (Portes and Bach 1985; Aldrich and Waldinger 1990; Li 1999; 2000). Li further explained that barriers such as proficiency in official languages and credential devaluation push visible minorities to self-employment (2000). However, my findings suggest that, although Ghanaian immigrants have experienced one form of discrimination or racial challenge, their primary motive for establishing their businesses was not influenced by such factors but by their concerns for the family. As shown in Table 5.5, on page 77, credential devaluation was not a major worry for these immigrants, because only two of the interviewees have an elementary education; the rest of the respondents have bachelor degrees, masters' degrees, and Ph.Ds and part of their credentials were obtained from various Canadian institutions of higher learning. It is important to note that discrimination and other forms of racial barriers that immigrants face in paid employment do not go away even if an immigrant decides to set up his or her own business. This study posits that discrimination, race issues, and other factors are challenges not limited to public services but that Ghanaian immigrants also deal with them in their entrepreneurial activities. It is important to note that family influence on the decision to become entrepreneur is not only limited to family in the host country but also family in the country of origin.

6.3.2 Home Country Family Influence

The narratives of participants show how family in their country of origin partly influenced their decision to become transnational entrepreneurs. The influence of the immigrants' families from back home on their decisions to become entrepreneurs comes in different ways. There are, first of all, the demands from family members back home for financial assistance, and the immigrants

see it as a moral obligation to support them. This moral obligation is a core component of the socialization process of Ghanaians who take responsibility for supporting other family members and to some extent the community. It comes from when the person is in the position to offer such support. This responsibility becomes more profound once a person travels abroad in the Ghanaian context. These obligatory services have been described in literature as ‘reciprocity’. Anthropologist Bronislaw Malinowski, in his classic study in the Trobriand Islands off Papua New Guinea used reciprocity to explain the relationships among the Islanders through the exchange of gifts called ‘kula exchange’ (1922). Marcel Mauss further claimed that all human relationships are based on the norm of reciprocity, for instance, language, kinship, and economics (exchange of goods and services) (1992). Ferrara (2003) also argued that reciprocity shows the establishment of relationships among kin groups not only in cultural terms but on the economic side as well, which serves as insurance among the kin group.

In the Ghanaian context, for instance, when a person receives support from the family and relatives, they are supposed to reciprocate by assisting their younger and older relatives in the kin group. The responsibilities increase when a member of the family or kin group travels abroad. The support comes in various forms such as paying school fees, monthly allowances, building a family house, and other demands. The participants (65 percent) who were consistently supporting family back home found entrepreneurship helpful to meet these family needs. Hence, they considered other options that would bring in extra income (to some of the participants) and, at the same time, provide flexibility in working hours. For some of the participants, the best alternative was to set up their own business.

As an example, Yaa, an entrepreneur, was motivated to set up her business to support her three children and other family members back home. Before migrating to Canada, she was an

entrepreneur in United Kingdom and United States in the 1980s and 1990s. To her, the paycheque from paid employment was not sufficient to support her family, especially as she was a single mother. She explained as follows:

So when I came to Canada, I realized that I needed to adapt quickly in order to support people that I have left behind, my children, my mom and my sisters. I also realized that when you go and work in the public sector your income will not be enough to cater for your family. I needed to build my mom a house and cater for the family. So, the best solution I thought of was to set up my own business and work so hard to make money for paying my bills and overheads; the rest would be able to take care of the family because I was taking care of seven people with no partner in it and I'm still carrying this burden as I'm sitting here. This has really inspired me not to be a lazy woman. When my mom died in the 1980s, I went to Ghana to bury her, singlehandedly. If I was not doing my business and having finances, I wouldn't have been able to bury her. I spent \$4,000 to bury my mother in the 1980s, and that was a lot of money back then (Saskatoon, April 2014).

All the participants in this study, in one way or the other, supported their family members back home because they found it to be a moral duty towards their family members.

Another way that family from the country of origin has been influential in the immigrants' decision-making to become transnational entrepreneur is through the advice they receive from family back home. Also, they support immigrants in the context of taking care of the entrepreneurs' businesses in the country of origin and serve as their point of contact for the products they import from their country of origin. From the advice perspective, some of the participants explained that, prior to setting up their business, whenever they communicated with

their relatives back home, family members encouraged them to look for business opportunities in Canada. Also, according to the participants, relatives provided them with information about business opportunities in Ghana that they could take advantage of. Some of the participants mentioned that their relatives set up ‘internet café businesses, clothing shops, and many others. Other respondents had support from their relatives in setting up their businesses in Canada. One participant explained how her mother in Ghana was very instrumental in the inception of her business here in Canada and actually came up with the name of her business. She put it this way:

The name of this business is Globeas: My name is Gloria and my mom’s name is Beatrice, so I named the business after myself and my mom. My mom actually came with the name so the name is in her honour. My mom used to run a business in Ghana and encouraged me to do same here in (Canada) (Calgary, March 2014).

Another participant who deals in used cars explained it this way:

My brother in Ghana introduced me to this business (export of used cars). He sends me specifications, type of car, model and others for me to buy and ship them to him. I started with just two cars, and I can say the business is doing well” (Winnipeg, May 2014).

To another, to set up a business in the home country was to cater for the needs of his family back home:

I set up this business [printing press] in Ghana so that the revenue that will be generated will be used to support my family there [Ghana]. You know, this will prevent me from sending money to them every month (Regina, April, 2014)

Literature on immigrant entrepreneurship has not fully explored how immigrant entrepreneurs' families back home play a role in influencing immigrants to become entrepreneurs. Some of the existing literature discusses how immigrant communities support their communities back home in terms of development projects (Levitt, 2007) and the remittances from immigrants to their families back home (Mazzucato, 2008; Adams, 2011; Agunias and Newland, 2012; Driffield and Jones, 2013). However, the reciprocal support between immigrants and their families back home, which has influenced immigrants to set up their businesses, has received limited attention in the academic literature. It is evident from this study that the reciprocal relationship between immigrants and their families back home plays a huge role in Ghanaian immigrants' decision to become transnational entrepreneurs. Based on the narratives of the participants, I found that the support immigrants give to family members through remittances and projects creates an environment for the immigrants to invest in their home country and at the same time have reliable contacts for information about their imports. Chapter seven of this study discusses in detail how family members back home serve as contacts or representatives for immigrant entrepreneurs in Canada. To further explore and understand the motivation that drives Ghanaian immigrants to become entrepreneurs, it is imperative to draw on the role culture plays.

6.3.3 Cultural Influence

The term culture is broad and involves values and beliefs that guide people and also refers to a learned behaviour. As Damen (1987) explained, culture is a learned and shared human pattern or model for living. Culture is dynamic and not static because learning and sharing patterns of behaviour change over time. Also culture is society specific and depends on the tradition and some social structures (formal or informal) put in place. Culture (learned behaviour) can be

instituted. Culture for the purposes of this study means a learned behaviour, habits, and (entrepreneurial) values that create a path for entrepreneurship.

As Aldrich et al (1990) argue, some migrants have a cultural predisposition for business or a mentality that favors commercial success. According to them, some migrants tend to work harder, save their money and dedicate their lives to their businesses, and they take these values with them wherever they go. It is important to note that not all immigrants with entrepreneurial skills/ values manifest them as soon as they migrate, unless some situation or a phenomenon brings their attention to such values. Jones et al (2002) explained that some ethnic groups only become aware of their own cultural values of entrepreneurship after arriving in a new environment and that the act of migration to a new society with different customs and language heightens awareness of their own culture and identity. I posit that the cultural settings in which people have been nurtured become crucial when they migrate to a new environment. For instance, in the Ghanaian context, there is a value that parents inculcate into their children when they are growing up, that is, to have a skill on which they can rely when the need arises. This socialization process for individuals to acquire skills is called “*Nsano dwuma*” in the local language (meaning hands on skills). These skills can be acquired through apprenticeship training schemes whereby parents send their children to learn skills such as hairdressing, sewing, carpentry, and others. The children can also learn their parents’ professions such as farming, trading, and others. Parents encourage their children to have “*Nsano dwuma* as a backup plan in life. As I indicated in the section on the economic background of Ghana, the informal sector constitutes more than 80 percent of the population (GSS, 2012), and out of the 80 percent, about 55 percent are in agriculture/fishing, 13.4 are in crafts and related professions, and 13 percent are in services and sales.

Theoretically, the informal sector consists of individuals and/or groups who have their own businesses. The Ghana Statistical Service report also shows that 69.4 percent of women are self-employed compared to 60 percent of men. In their study of women entrepreneurship in Ghana, Mumuni et al (2013) outline the following motivation factors for women entrepreneurship in Ghana apprenticeship, coaching (socialization), independence, in-born skills and passion, marriage, the acquisition breadwinner role either through divorce or the death of a partner, and retirement. Although these factors apply to women from the study, in the Ghanaian context the majority of men and women, go through apprenticeship and coaching (either formal or informal or both) in order to have their own business or trade. It is vital to note that the respondents' narratives show their exposure to apprenticeship, coaching and training as indicated in their responses below

Some of the narratives that came from participants in this study depicted the role that culture (in the context of the socialization of entrepreneurial values) has played in their motivation to set up their own business. A financial consultant explained his upbringing in the family where entrepreneurial culture was so visible that it played a role in his decision to become an entrepreneur. He stated it this way:

My uncles and my dad are all entrepreneurs. My dad, after lecturing for years, opened his business which is a hotel in the Volta region of Ghana. So, it has been part of my growing up; how we can do this, how can we improve upon this? ... This entrepreneurial culture has been part and parcel of me. My uncle is a real estate developer, and he owns the Stone Lodge (company) in Ghana. After my junior high school, I was always with my uncle building lots and lots of houses for his clients. Therefore, I find [sic] that my passion for businesses did not grow from nothing... because I have been around people

who are entrepreneurs which has spurred me on to have branches of businesses (Joe, Calgary: March, 2014).

This narrative demonstrates the inculcation of entrepreneurial values or spirit through socialization. This entrepreneur further explained that his preparation for this business started at the school where he started investing towards the business. Also, another participant traced his entrepreneurship to the skill (*Nsano dwuma*) he acquired many years ago in bakery business. This entrepreneur explained that although his current business is not related to the bakery business the skill he acquired back home and the techniques he needed to be successful came from his parents and the bakery business. He had this to say:

My parents had a bakery business, and after school, I always helped them. Before I migrated, I had my own bakery business with the help of my parents. They gave me some financial support to buy the basic equipment (Calgary, 2014)

For some participants, their entrepreneurial values started at a very young age because they had to support their parents financially in order to take care of the family. Some participants said that they started helping their mothers sell in the market and that training has shaped who they are today. One entrepreneur stated it this way:

I started doing business when I was a little girl, helping my mum and auntie (laugh). I started my own business when I was a teenager until I travelled abroad (Aba, Regina, April, 2014).

Another entrepreneur had this to say:

I had my own business as a seamstress in Ghana with apprentices Yeah, the thing is back home, I never worked for salary before, so when I came here, it was very difficult for me because back home I had my own time and whatever so when I came here it was a huge change and when I started working, it was kind of boring; you have to wait for salary, and it was boring, so I said let me start doing something, so I started selling crafts from Ghana, when the opportunity came that I will be able to put some down payment to start this (Care Home), I just jumped on it because it would keep me busy (Ako, Regina: April 2014).

To another respondent, entrepreneurship is a value that her father implanted in her:

When I was growing up, my dad always said to me even if you work for anybody, you should get your own business because when you have your own business, it is like a shock absorber; you ride your own horse, you do everything on your own, you work on your terms, you work on your time (Sara, Saskatoon: May, 2014).

Another respondent stated following:

I started this hair styling business when I was 8years old. My mum was a hairstylist, and I got the talent from her before I went in for my apprenticeship (Abena, Saskatoon: May 2014).

It can, therefore, be argued from the entrepreneurs' narratives that pre-exposure to the norms and values of entrepreneurship motivated and influenced their choice to become entrepreneurs in some way. These cultural values and beliefs in some entrepreneurs became handy when they

migrated. It is, therefore, not surprising to discover that the majority of the participants did not have formal training in entrepreneurship. They learnt the tricks of entrepreneurship through or helping the family business. Participants' responses to the question about whether they had received formal training before setting up their business indicated that 87.5 percent had not received any formal training in entrepreneurship compared to only 12.5 percent who had received it. The 87.5 percent participants who indicated no formal training in entrepreneurship explained that their knowledge about entrepreneurship came from their past experiences which can be linked to a cultural embeddedness of entrepreneurial norms and values as explained. One participant puts it this way:

With no formal training, I have always been a business woman, it is something in me. I am also into real estate; I will see a property and do the calculation in my head how much I will be willing to pay for that property and how much to rent that property without any professional advice, and it has worked for me. My mum did not go to school and that is what she used to do. I think she passed it on to me (Esi, Calgary: March 2014).

Another participant states:

I have no formal training in entrepreneurship... when I was in Ghana, I was operating my own business which I started at a very young age. My parents have businesses, and so it was natural for me to have one... (Kofi, Winnipeg: May 2014).

It is also important to note that opportunities that arise from the host country could drive immigrants into entrepreneurship.

6.3.4 Opportunity in the Host Country

The desire to satisfy a need within certain ethnic communities can motivate an individual immigrant or a group of immigrants to set up a business. Kloosterman and Rath (2001) argued that immigrant entrepreneurs not only take advantage of opportunities that exist in the host country but also can create their opportunities through innovative ideas that previously may not have existed. The narratives of the participants show that certain opportunities within their environment motivated them to set up their business. One entrepreneur narrated her motivation as follows:

What motivated me was that when I came to this city, I looked around, and I realized that no store sold Ghanaian food. Also, I realized that Ghanaians struggle before they find ethnic food to purchase so, upon sober reflection, I realized that if I open a store and sell Ghanaian food, it will help the Ghanaian community (Juli, Saskatoon: February 2014).

Another entrepreneur shared his motivation:

We realised that there was no Ghanaian shop with ethnic products as there was only one guy, I think he is from the Caribbean, who was selling some of these things. So we thought we could sell Ghanaian ethnic products to help our people [Ghanaians]. We also saw that most of the Ghanaians ordered these products from Toronto, and, sometimes, when they went back home [Ghana], they brought back some of these items, so we thought that we should have a centralized place where we could sell these products to help the Ghanaian community. The satisfaction [not monetary] that I get out of serving the community is great. When we came to this city, there was only one shop that sold African food. Sometimes, you went there, and you would not get what you wanted, but

now that we have this shop, it is like Ghana here. Serving the community has been a motivating factor (Boat, Calgary: March 2014).

One entrepreneur narrated how she created a need that later became an opportunity and a market for her business, and she put it this way:

I sew and design clothes. More or less a dressmaker, I design my clothes like African shirts, and I show them to the African shops, and if they are interested, they take some. I sewed some children's clothing and took them to one school in Canada here to show them, and they liked them, and they took the three samples and started asking me which school trained me to make the clothes. They called me back and said 'wow'. I used both African and Canadian materials, and they loved them and called me back say they would get back to me (Cece, Calgary: March 2014).

Another entrepreneur narrated how she seized the opportunity that came her way:

... when I came to Canada, I was the one braiding the hair of my two girls, and it got to a point where people were asking them who fixed their hair because they liked the styles and they said. 'My mum fixed them.' So they started coming and asking if I would fix theirs, and I said sure. That is how I started braiding peoples' hair, and at that time, nobody was doing it. I would come home from work and braid one person's hair and get paid \$100, and in those days, if you got an extra \$100 everyday, it was good money. From there I started to learn how to attach hair extensions, and people requested me to do it for them. I was self-taught. It flourished, and it came to a point where I figured that if I opened a business doing it, it would get better. So, I actually purchased a building downtown, which seemed to be in a good location. It had to come to a point where too

many people were coming to my neighbourhood, so I bought this house right in the centre of downtown and turned it into a hairdressing business (Adwoa, Calgary: May, 2014).

A financial consultant had this to say:

When I came to this city, I did some research and I got to know that some immigrants had issues with tax filling, so that is what I started with. Now I have different immigrant groups for whom I do tax filing, financial planning, and others services.... (Yaw, Winnipeg, May, 2014)

The narratives of the participants in this study reveal the multifaceted motivation for entrepreneurship. Broadly, the influence of families both in the host and home countries, the cultural disposition, and existing or created opportunities in the host and home countries played huge roles in driving these participants into entrepreneurship. All these factors cited in the participants' narratives led me to conclude that motivation into entrepreneurship is complex, and that depending on the entrepreneurial values and beliefs transmitted to the person, the opportunities the person finds in his or her environment, and influences from significant others (family and friends), an individual or a group can contribute to the decision to become an entrepreneur. From the participants' narratives, cultural in this context, the internalization of the entrepreneurial values and beliefs through socialization in terms of learning the tricks of the trade (family) and "*Nsano dwuma*" in the local language (meaning hands-on skills) are shown to be vital in this study. To some of the participants, these entrepreneurial norms and values were practiced prior to their migration because they had their own businesses back home, and to others, these values were subtle prior to their migration and became activated in the host

society's environment. Studies of the role of culture in immigrants' entrepreneurship suggest that ethnic and immigrant groups have culturally determined features, such as commitment to hard work, accepting risk, and orientation towards self-employment (Masurel, Nijkamp, and Vindigni, 2004). These features provide ethnic resources that facilitate and encourage entrepreneurship and support the immigrant entrepreneur (Fregetto, 2004). As Aldrich et al. (1990) have argued, some migrants have a cultural predisposition for business or a mentality that favors commercial success.

The influences from family, both in the host and home countries, also played a huge role, particularly on the family in the host country. From the narratives, it was evident that when it came to a career choice, entrepreneurs' children became an important determining factor. Ghanaian immigrant entrepreneurs have demonstrated, through their narratives, that the factors that motivate them to become entrepreneurs are diverse ranging from cultural and family influence to existing opportunities in the host country. After making a decision to set up a business, the next stage is actualizing the business. The next section examines the process of business establishment: the type of business, the set-up process, start-up resources, and the origin of the resources.

6.4 Types of Immigrants Enterprises

As explained in the previous section, the majority of participants have no formal training in entrepreneurship, but they have an entrepreneurial spirit gained through apprenticeships (*Nsano dwuma*) and through taking part in family business activities in the course of their socialization process. The type of businesses that the participants are involved in vary. As shown in Figure 5.2 below, 30 percent of the participants are involved in import and export, 20 percent financial

services, 20 percent in health-related 20 percent and 25 percent in other industries. The entrepreneurs import and export cars, clothes, ethnic products, and other goods and services. They mostly export cars and clothes to Ghana. Details of the import and export businesses are explored under entrepreneurs' transnational activities. Those in the health field are comprised of doctors who own private clinics, and others operating nursing homes for the aged and people with disabilities. The other 25 percent were involved in activities such as hair braiding, sewing, and cleaning businesses. Although all the businesses covered in this study were within the broader domains of retailing and services, the gender dimension of these domains was that women businesses were more into health-related services, such as home care and small-scale retail businesses, compared to men, who were in the financial sector and import and export. This finding confirms Jung's (2010) study on women entrepreneurs in Canada, which states that women entrepreneurs are more likely to run businesses in retail and service sectors due to challenges such as finance.

From the narratives of the participants, their decision to go into their field of business was based on past experience and the existing and created opportunities in the host country's environment. For instance, entrepreneurs in the field of health especially home care, explained that they had no past experience in that field but got involved with friends in that occupation. A friend introduced me to this business.

She took me to the organization, and I spoke to the director and also expressed my interest, and a couple of months later, a client were brought to me. It worked out really well because the client was amazing but it became monotonous, and I needed a change. Then, I contacted the friend to help me, I had to write a proposal, which was like writing a thesis about 100 and something pages, a proposal to the government [Alberta Health

Services] (laugh). That year, over 60 people applied, and they chose only four of us. So with this contract, you need to have a home, and not just any home, but a home that meets specific requirements for people with disabilities. Right now, each home is over \$500, 000, and that is a requirement from the government. So I put together all that I had to get the down payment for the house (Ama, Calgary: March 2014).

There are other entrepreneurs, especially those in retailing and import and export who seized opportunities in these fields and set up their businesses. Specifically, retail shops that deal in goods saw an existing market in the African community. The other entrepreneurs in businesses such as sewing and hair braiding had apprenticeship training in these fields before migrating and decided to create a business upon settling down in the host society. An entrepreneur who had her training in Ghana and now operates a business with that skill had this to say:

After my apprenticeship, within a year and half, my parents opened a big shop for me because they could afford it, so I was designing clothes for companies like ADB [Agricultural Development Bank] in Ghana. When I got married and came to Canada, my husband pushed me and said, “why don’t you start a business little by little? So, I started with a table when we were living in an apartment building downtown. People then were discouraging me. “Why don’t you go and find a job”? And I said “that this is what I wanted to do”. My husband bought a house, and I am using the basement for the business. Now, this is what I have, I’m happy, and nobody can take it away from me. I love sewing; this is what I want to do. I don’t want to do any other thing again. The next step is to go to a design school, put up my own shop, and starts my clothing line (Fosua, Calgary, March 2014).

Another entrepreneur who is using the profession she acquired in the homeland had the following to say:

I was operating the same business back home in Ghana. I had a big hair salon in Ghana. When I came to Canada, I realized that I can use my profession here, although I have to go through certification... (Felicia, Saskatoon, April 2014).

A dentist and a financial consultant shared the nature of their businesses respectively:

I came to Canada on a scholarship. The scholarship was such that after one-year internship, you go home. While I was on the scholarship, there was a coup in Ghana, so I couldn't go back and that is one of the reasons why I stayed here. What I do, basically as a dentist is clean teeth by removing substances and objects; crowns, root canal, dentures or plates, fillings, and retention of jaw bones, if they are fractured (Bon, Winnipeg, 2014)

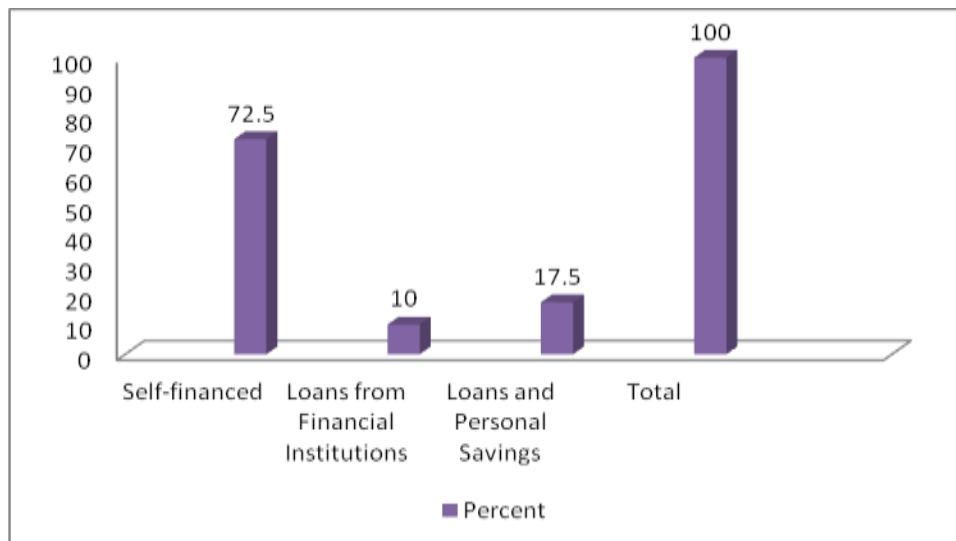
I have oil and gas Company in Ghana. I also bid for oil and gas blocks in Canada. I have a financial brokerage, life insurance, disability, group benefits, and investments. We lease heavy equipment overseas, we build houses, and we have an environmental company. We bid for contracts to monitor air quality control and pollutants in the environment in the mining areas" (Glo, Calgary, 2014).

From my participants' perspectives, the type of businesses they chose were based on factors such as contacts, networks, social capital, existing and created market opportunities, and previous training. One of the most important things that are needed to start a business is, of course, the financial resources especially start-up capital.

6.5 Source of Capital

When it comes to sources of capital and financial resources, almost 73 percent indicated that their start-up funds came from their personal savings as shown in Figure 6.1 below. Those who while 4 percent took loans from financial institutions, and 17.5 percent had used both personal funds and loans from financial institutions. It was found that some of those, who financed their projects were interested in taking a loan, but most of them could not meet the requirements of the prospective financial institutions, such as long credit history.

Chart 6.1: Source of Capital



Source: Field work, 2014

Entrepreneurs, who self-financed their business, did it through various means, such as personal savings, and support from family and friends. Some of the participants believed that, although their financial resources came from varied ways, the ultimate source for all their needs is God, in whom their faith lies. One entrepreneur, Yaa, explained that her start-up capital had been a miracle and attributed it to her faith in Jesus. She illustrated it this way:

Do you think that the bank is going to give money to an immigrant like me, who has no credit records? No, starting was quite a miracle because my first house was a bungalow. I walked in, and I knew I wanted the house, but I did not have the money. I went there every day and claimed the house in the name of Jesus by faith, and I said this house is mine. It looked funny, I would point to the house and say, “This house is mine by faith,” and I would drive away. I did that for days and weeks, and one day, I called the realtor who was selling the house, and I said, “I want that house”. The realtor said “Do you have the down payment? “I said “No”. He said, “How much do you have?” I said “I have \$5,000 in my account, and I can get \$500 from my credit card or something”. The realtor said I needed \$36,000. The entire amount the owner wanted was \$36,000 for me to assume the property in order for him to switch the name on the title and put my name there, but I didn’t have the money, so I told the realtor to go and tell the owner that I wanted that house. However, he said, “We don’t do things that way.” And I said “Well go and tell him: Everyone is different, so don’t generalize, go and tell the owner that I need that house” And for some reason, he did, and the owner agreed and lent me the money to buy his house. That was a miracle, so that is how I got my first home, and after getting my first contract with Alberta Health and my first clients, I was able to pay him after. After getting my first house, getting the second was easy (Yaa, Calgary, March 2014).

Another entrepreneur, Aggie, who could not find the right words to describe how she acquired her start-up capital and instead attributed it to her faith in God, simply said, “It is faith at work that is all I can say.”

Ama, an entrepreneur, explained the source of her start-up capital this way:

Actually, I think I was blessed in that my boss at the time just told me, and I think, at that time, I was called to the bar, and [after] a year and a half of working with her, we had an annual review, and she just said, “You know what, you don’t need to be an employee because you have the clientele, and so let’s go into some association right now” and she had the set-up already. I remember that, in the first six months, I used the same office I had as an employee, the computer and everything; she already had it set up all I needed was to pay her \$1000 a month for sharing the space with her. So I didn’t need to do anything. She had already started so by the time I needed to be set up, I had already saved enough money for that (Aggie, Calgary, March 2014).

There were other entrepreneurs whose start-up capital came strictly from personal savings and family support. According to another entrepreneur:

I used my personal savings and my pension money to start this business (Dan, Winnipeg, May 2014)

I started with my personal savings, well my husband studied in Ghana and any time he came back to Canada for holidays; he would bring some musical instruments to sell. So he started it, and when I came, we expanded it. So we used personal savings (Dora, Winnipeg, May, 2014).

It came from my resources and personal savings. I did not start with any huge capital. I reinvested the money I got from hair braiding. (Ada, Regina, April, 2014).

One of the things is that no bank was willing to give me financing because a restaurant business is a high-risk and the bankruptcy rate in the restaurant business is very high, so it was not a business that the banks were interested in funding. And I didn’t have

\$150,000 to buy a business, so I used something they called ‘creative financing’, in which you rely on friends and family to contribute money. One of the things that they teach in business school is to use other people’s money to make money, so I applied that principle and I told the owners that I was going to pay their money in installments over a three-year period. Even though I had \$100,000 from my friends’, I invested \$50,000 and paid the owners \$50,000 (Sam, Regina, February, 2014)

Some of the entrepreneurs received financing from the banks as a source of start-up capital.

The banks were good, in my time and even now you can just go to the bank with your credentials. I chose a small town, Neepawa in Manitoba, and the banks were very happy to help my practice there, in particular because, the dentist who was there had recently died. I bought his practice, and they were happy I got about \$55,000 at that time and the bank gave me a loan to buy the equipments [sic] and everything (George, Winnipeg, May, 2014)

I did not have any resources, and I had to go and find resources from a financial institution (Matt, Calgary, March 2014)

I wrote a business plan and approached a bank, and I just said this is who I am, this is what I have done, and this is where I want to go, and I need a loan (Joyce, Winnipeg May 2014).

Some of the entrepreneurs use both the bank funds and personal savings as a source of start-up capital.

The resources came from our personal savings and from the bank. The down payment came from our personal savings and the mortgage came from the bank (Patrick, Saskatoon April 2014).

Entrepreneurs, who were able to secure loans from the banks, explained that they had presented their business plan and proposal, and the banks granted their loans. The participants, in this category, explained that the banks are good for business loans. However, entrepreneurs, who had presented similar business plans to the banks and were denied, argued that the banks' refusal of their application was based on who they are. From the narratives of the participants, the banks were not consistent in their adherence to the guidelines in granting loans.

6.6 Conclusion

In conclusion, this chapter has examined, in detail, the reasons and motivation factors that contributed to the entrepreneurship of the immigrants. The aim has been to offer a nuanced discussion from multi-dimensional perspectives. Past literature tends to focus primarily on describing factors, such as discrimination in the mainstream labour market, credential devaluation, blocked mobility in the labour market, and many others which motivate immigrants to embrace entrepreneurship in a linear way. Such analysis overlooks other factors and the complexity of the intersection of factors that drive immigrants into entrepreneurship. In order to understand motivational factors informing the decision to become an entrepreneur, we need to have a more nuanced discussion that acknowledges immigrants' unique backgrounds and demonstrate how their backgrounds mediate other factors that drive immigrants to set up their own businesses. The analyses and discussions in this chapter have shown that the factors that have motivated Ghanaian immigrants to pursue entrepreneurship are multifaceted and

intersecting. I, therefore, conclude that in addition to the discrimination, marginalization, and other forms of racism in the mainstream labour market that drive immigrants into self-employment, as past literature has described, there are other factors such as family in the host and home countries, the need for time with family, the extra funds necessary to take care of extended family members, and the opportunities that present themselves in the host countries. Thus, those factors cannot adequately explain why immigrants move into entrepreneurship. The chapter has also shown that entrepreneurial value or spirit, which is acquired through socialization plays a major role in influencing immigrants' decisions to go into entrepreneurship. The narratives of the participants showed that the inculcation of the value of having your own business and learning the tricks of the trade through family businesses and well as "*Nsano dwuma*" shaped their attitudes towards entrepreneurship. Some of the participants already had businesses prior to their migration, and others discovered the entrepreneurial value in the host country. This chapter concluded by looking at the types of businesses in which Ghanaian immigrants are engaged which are varied and include retailing, imports and exports, health-related businesses, and others. The chapter also explored the sources of finance, especially start-up capital which came from various sources such as personal savings, friends and family members, and loans from financial institutions. The next chapter analyzes and discusses the transnational dimension of Ghanaian immigrant entrepreneurship.

Chapter Seven

Transnationalization of Entrepreneurial Activities

7.1: Introduction

The previous chapter explored the motivational factors that led Ghanaian immigrants to start their businesses from multidimensional perspectives. Also, the study explored the various fields of businesses in which the immigrant entrepreneurs are engaged, and their sources of finance. It is significant to note that the immigrants' entrepreneurial activities were not limited to the host country but transcended national borders. Improvement in modern technology has facilitated immigrants' entrepreneurial activities becoming transnational. Within the framework of transnationalism, this chapter explores the detail of the transnational entrepreneurial activities of Ghanaian immigrant entrepreneur subjects. The chapter specifically examines the process of transnationalizing entrepreneurial activities, that is, how Ghanaian immigrant entrepreneurs create transnational social fields. It discusses how transnational relationships play a role in the economic activities of respondents and explores how these have emerged, why they take place, and the role they play in the operation of participant businesses. The chapter also explores of modes of communication of Ghanaian immigrant transnational entrepreneurial activities and how reciprocity facilitates and sustains transnational activities.

7.2: Transnational Entrepreneurs – The Case of Ghanaian Immigrants

Sustained cross-border interactions between immigrants and their relations and community in their country of origin have been described in the literature as transnationalism (Glick Schiller et al., 1995; Mazzucato et al., 2004; and Levitt, 2007). Since the 1980s, the theory of transnationalism has provided a better alternative for explaining the dynamic and ever-evolving

process of migration in the twenty-first century (Mazzucato et al., 2004). The earlier theories of migration perceived migration as a discrete process and saw migrants as mainly involved in the host country. However, scholars of transnationalism argued that migration should be seen as a continuous flow of people, goods, and services across the borders of nation-states, and that migrants engage in home and host countries simultaneously (Levitt and Glick Schiller, 2004).

One of the domains of transnationalism is economic, which involves engaging in business activities with partners across nation-states. One of the aims of this research is to explore how transnational ties between Ghanaian immigrant entrepreneurs and actors/partners in Ghana and other countries produce various kinds of economic interactions that are also woven into social activities. To achieve this aim, the concept of transnational social fields within the context of transnationalism is adopted as a point of departure for explaining the ties and contacts between immigrant entrepreneurs and their partners in the homeland. Also, the concepts of social capital and reciprocity are used to explain how entrepreneurial activities within the social fields are created and conducted. Portes, Haller, and Guarnizo (2001) defined transnational social fields as a “web of contacts created by immigrants and their home counterparts who engage in a pattern of repeated back-and-forth movements across national borders in search of economic advantages and political voice” (p. 3). To them, such webs of contacts may initially be purely economic but subsequently, expand to cover social activities. Levitt and Glick Schiller (2004) further explained the transnational social field “as a set of multiple interlocking networks of social relationships through which ideas, practices, and resources are exchanged, organized, and transformed” (p. 9). Levitt (2001) also argued that transnational social fields emerge from economic relations between migrants and non-migrants in the host country and that the more diverse and dense the transnational social field is, the more ways migrants remain active in their

homeland. In this study, the transnational social field is operationalized as a web of contacts, ties, and links that immigrant entrepreneurs have created and maintained for business and social activities. Findings from this study revealed that all of the 40 Ghanaian immigrant entrepreneurs created these fields to engage in activities such as exchanging of ideas, importing and exporting of goods and services, setting up businesses in the homeland, and other business and social interactions. It was also found that their entrepreneurial activities are linked to their homelands, except for three respondents, who had connections and contacts in other countries. Detailed evidence of the ties, links, and contacts for economic and social purposes of the entrepreneurs is demonstrated in the sections below. It is imperative to note that these transnational activities emerged from the grassroots - the immigrants. Scholars have described such activities as transnationalism from below (Smith and Guarnizo, 1998). They described transnationalism from below as the local and grassroots activities of migrants and, more specifically, the social conditions that create the production of transnational entrepreneurs among immigrant minorities (Smith and Guarnizo, 1998).

The emergence of these transnational entrepreneurial activities started with Ghanaian immigrants who set up their businesses using their own initiative and creativity. The Ghanaian immigrant entrepreneurs' transnational activities were classified broadly in two forms – those who exchange goods and services across borders and those with established businesses in the homeland. This classification became significant because the transnational entrepreneurial engagement of the immigrants varied. The findings of this study revealed 18 out of the 40 respondents whose transnational business activities involved importing and exporting, 16 had businesses in the country of origin, and 6 were into community development in the homeland.

7.3: Transnational Entrepreneurial Ties to Homeland

The study revealed that in all, 35 out of 40 indicated their connection to the homeland, with 25 participants using family and friends as their contacts, 10 using friends only, and partners (solely for business) in the homeland. The ties and links that the Ghanaian entrepreneurs created facilitated the entrepreneurial activities in the following ways: (1) establishing a subsidiary with their Canadian business in Ghana, (2) setting up completely different businesses in Ghana from the one in operation in Canada; and (3) dealing in the import and export of goods from and to Ghana. The participants in this study explained that the families, friends, and partners that they have in the homeland and elsewhere served as their points of contact for the supply of goods, especially those that were not produced or manufactured in Canada. These entrepreneurs found it imperative to create and sustain ties and links with family, friends, and partners, in Ghana and other places, for the continuous supply of products to their businesses in Canada. The following narratives illustrate the links and ties that immigrant entrepreneurs had in their homeland which facilitated the supply of goods and products:

Yeah, my sister in Ghana sends most of the clothes, and the wooden carvings and the drums are sent by my husband's drumming teacher [Christopher] at the University of Ghana ... My sister gets the things, and Christopher adds the drums and ships them to me (Akoto Winnipeg, May 2014).

I have people in Ghana who buy the goods and ship them to me here. I import almost all my goods from Ghana Yeah, these products are not made in Canada. For instance, in Canada, they take a potato to be a yam, but in Ghana, there are different types of yam, and Ghanaians like one type of yam called 'PONA' [special yam in Ghana], and I import

that particular kind a lot. And also certain types of fish are not available here (Yaa, Saskatoon, February 2014).

For the food section, we bring the Ghanaian products from Ghana; these products came last week ... We have relatives in Ghana who go [a]round to buy all the products that we need and send them to us (Kwaku, Calgary, March 2014)

I have someone in Ghana who looks for materials for me. I always send money to her to buy materials for me. Anytime I need materials, I tell her I want this and I want that, she buys them and ship[s] them..... there are some types of material that you will not find here [Canada] for example, the African laces and Ghana's Kente are not produced here and you will not get them from the stores [here] ... some people want exactly the designs that Ghanaian[s] back at home are wearing (Susan, Calgary, March, 2014).

It is vital to note that these entrepreneurs rely on family and friends who are their contacts for a constant supply of products without which the entrepreneurs would be out of stock and eventually lose their clientele. In these cases, entrepreneurs' ties, links, and connections with relatives and friends become an integral part of the success of their businesses in the host country. For these entrepreneurs, simultaneous engagement with their partners in the homeland is very vital to the sustenance of their businesses in Canada. There were only three entrepreneurs out of the 40 whose transnational ties were not Ghana but to other parts of the world. These entrepreneurs import their products from other countries. One such entrepreneur explained it this way:

My supplies come from all over the world, primarily China, and of course, Turkey is another huge textile place, and Pakistan ... Here is the thing, I can design whatever craft

patterns I want and just send it to them, the colours I want too so that I can coordinate the space with it right, and they will run it for me (Kate, Winnipeg, March 2014).

For those entrepreneurs who import goods from countries other than their homeland, the majority of their customers are non-Africans. Thus, the set of products that they deal in is different from entrepreneurs whose clients are Africans. For these entrepreneurs, the ties and links that they create are basically for business, and they refer to their contacts as business partners. These business partners are either the company's representatives or distributors. It should be noted here that Ghanaian immigrants' transnational entrepreneurial activities are not limited to their country of origin but involve other parts of the world.

On the export side of transnational activities, 12 of the entrepreneurs buy goods (such as cars and clothing) for export to Ghana. According to the research participants, the initiation of this type of business emanated from relatives and friends in the homeland. These relatives in the homeland revealed to the immigrant entrepreneurs the different business opportunities in the homeland and suggested ways in which they could take advantage of those opportunities. In the process, immigrant entrepreneurs bought goods on demand and shipped them to their contacts (i.e., family and friends) in Ghana for sale. One entrepreneur illustrated it this way:

When I send goods to Ghana, my father is the one who clears the goods through customs at the port. I also have an agent back home that I contact concerning my goods (Dan, Regina: April 2014)

After the goods have been sold, their contact people would wire the money to the immigrant entrepreneurs, and the cycle continues. However, entrepreneurs who get their supply of products from Ghana for their businesses in Canada use the money from their export of goods to Ghana to

buy goods from Ghana for their businesses in Canada. Immigrant entrepreneurs engaging in this type of transnational transaction explained that it spared them the trouble of transferring money and the costs associated with it. Another aspect of import and export for entrepreneurs is that, during their physical travels to their homeland, they would buy goods in large quantities in Canada, sell them in Ghana, and, on their return, buy goods from Ghana and sell them in Canada. One such entrepreneur gave this illustration:

When we are going home, we go to stores and buy women's clothing, handbags and shoes and stuff like that and take them along for sale in Ghana, and the money, we get we use to buy things from Ghana and sell them here [i.e., Canada] (Regina, April 2014)

As Levitt (2007) argued, it is not only physical products but also ideas that immigrants move across borders. Some entrepreneurs, such as doctors, financial consultants, and lawyers, whose activities are in the form of services, have their transnational ties in the form of exchange of ideas and offering of consultancy services to their partners in their homeland. A family doctor, in private practice, illustrated her transnational ties to Ghana this way:

I am a member of the Ghana Physicians and Surgeons Foundation of North America. We provide support like lecture series and a professional pool for medical school, and our colleagues in Ghana like a faculty pool. I go and offer service, teach, do community service back home, support or help a fellow (Dori, Winnipeg: May 2014).

For this doctor, even though she is not receiving any financial reward for her services, - doing community services constitutes a form of corporate social responsibility and is a way of promoting her private clinic abroad. Another entrepreneur, a lawyer, explained that her friends and lawyer colleagues in Ghana direct their relatives and friends in Canada to her law firm for

legal services. This lawyer, apart from getting some clients in Canada through friends and colleagues in Ghana, also exchanges ideas with her lawyers' colleagues in Ghana for mutual benefit. Similarly, a care home owner and an architect by profession explained how she practices her profession as an architect transnationally alongside her home care business.

I was an architect in Ghana before I came to Canada; I still get people in Ghana who call me to design for them building plans and other related services. I also consult as part of AOMEGA GROUP INC [a company]. It's more of designs ... I send the pictures (designs) and the plans through email to clients in Ghana ... (Afia, Calgary: March 2014)

It is evident from the above narratives that Ghanaian immigrant entrepreneurs create and maintain sustained relations with actors in their homeland through their imports and exports as well as exchange of ideas in their entrepreneurial activities.

Another way that Ghanaian immigrant entrepreneurs maintain ties with the homeland is through the establishment of businesses in Ghana. Some participants have established businesses in Ghana similar to the ones they have set up in Canada, whereas others have set up businesses in Ghana, that are entirely different from those that they currently operate in Canada. The study revealed that 19 of the 40 participants have formally established businesses in the homeland, and the purpose for doing that was first, as a symbolic form of connection to the homeland which gives them a reason not to be disengaged from their country of birth. Under this, respondents further explained that their businesses are symbols of their presence in their homeland, though they are not physically present all the time. One respondent explains:

I left my country [Ghana] about 22 years ago; I guess I'm right, to Canada. I have been to Ghana only three times within the period that I have been in Canada, and because I have

a business in Ghana, my people [family members and the community] remember me. My name is attached to my business in Ghana. I communicate with them almost every day (Kofi, Winnipeg, 2014)

The maintenance of economic ties by the immigrants to their country of origin with the idea of being remembered based on their contribution confront a popular saying “Out of sight is not out of mind.” These entrepreneurs do not want their physical absence to be a total absence. They want their presence to be felt and at the same time engage them in their country of origin through their investment. Second, they viewed those enterprises as a form of social security that would take care of them when they retired and returned home. The third reason for doing so was to take care of the financial needs of their families in the homeland. For entrepreneurs who have established businesses back in Ghana, their investment is a way of contributing to the economic development of their country of origin. One such entrepreneur is a financial consultant in Canada who has established a subsidiary company in Ghana. He explained that his company led many top bankers in Canada to Ghana to invest in opportunities in the oil and gas industry there. Another entrepreneur in the health sector who has also invested in Ghana had this to say:

In Ghana, I am setting up a clinic, and I have sent everything such as all the equipment [sic] there ... a clinic for the community. The aim of this clinic is for the students in the university both in Kumasi and Accra [two cities in Ghana] to take turns and engage in community outreach experience. It is not really for the money but to help dentistry in Ghana because I’m a very strong member of the Dentistry Association... I went with some colleagues from here [Canada] to Ghana for about two weeks, and they are eager to go again on the same project (Adu, Winnipeg: May 2014)

A restaurant owner described her investment in Ghana:

I have a poultry farm in Ghana, ... I have the vision to set up a catering business in Ghana ... I also have a clothing store in Ghana, and I send some “obroni wawu” [second-hand clothing] from here [Canada] and London U.K to the store (Grace, Regina, 2014)

For these entrepreneurs, setting up a business in the homeland is not only a way to respond to personal and family needs, though important, but also to contribute to their country. Their investments obviously contribute to the home country's economy by providing employment to people, generating income, and paying taxes to the government. Transnational immigrants, in this process, become major contributors to their country's development process. Their contribution is termed transnational development - a process through which individual transnational immigrant entrepreneurs initiate projects at the community and state levels to change and improve the lives of the people in their countries of origin. These investments and businesses originate from the collaboration of the immigrants, with their family and friends in their home countries. The findings are in line with existing literature on remittances and development in the global south (Twum-Baah, 2005; Mazzucato, 2008; World Bank, 2010). For instance, Mazzucato (2008) estimated that remittances that came to Ghana from abroad in 2003 amounted to nearly \$3 billion, more than 40 percent of Ghana's GDP in that year. More broadly, the World Bank records showed that in 2010, officially recorded remittances to developing countries reached \$334 billion (World Bank 2011). As shown above, economic remittances from migrants to their families and friends and transnational entrepreneurs, who have invested in businesses and/or established their businesses in their home country, have been well documented in the literature. However, in recent times, social remittances have been identified as another

avenue through which migrants, as well as transnational entrepreneurs, contribute to the development of their home country.

7.3.1 Social Remittances

Social remittances according to Levitt (1998, p. 927), “are the ideas, behaviours, identities, and social capital that flow from receiving to sending to sending-country communities.” Although, the value of social remittances may not be quantified materially in the short term, they serve as a tool for development in both home and host countries, notably sending countries. Studies show that social remittances occur when migrants interact with their families and friends in varying degrees in their home countries (Portes and Zhou, 1993; Foner, 1994; Levitt, 2001). In this study, social remittances involve the ideas, know-how skills, and the value of social capital that the entrepreneurs transfer to family members and friends and vice versa. There are various pathways through which social remittance could occur such as the internet, telephone calls, and physical travels. It is vital to state that social remittances are not one dimensional in this study because immigrant entrepreneurs affect their host society with their ideas, and know-how skills that they come with, and at the same time transfer knowledge and expertise gained in the home country. As shown in the entrepreneurs’ narratives, through their links, contacts, and ties, they have exchanged information, ideas, and know-how skills with their partners, family members and friends in the country of origin.

As highlighted earlier in this thesis, one of the emphases is the exploration of how immigrants participate in their homeland’s economic activities through the establishment of business while they live permanently in the host country. This question brings to the fore the usefulness to actors (family, friends, and partners) in the homeland to whom immigrants have

ties, links, and connections to participate in homeland economic activities. Who these actors are and what relationships the immigrants have with them are vital matters because these relationships define the depth and sustainability of the ties and connection to the homeland.

7.4: Actors in the Homeland

As indicated earlier, the participants in this study explained that the people in charge of their businesses in their homeland are family members or friends, but in certain situations they employ experts with whom they do not have any family connection and who have the know-how to manage the business. Some respondents explained that their relationships with actors especially friends dated back to their childhood schoolmates and church members. The other participants who rely on family in the homeland explained the importance of family members in their businesses back home. They were of the view that having a family member in the business protects their interests since they are not there physically all the time. One such entrepreneur, a consultant in Canada who has established a subsidiary company in Ghana, described the role his family in Ghana played in his business in Ghana:

I have family members who oversee my partnership in Ghana for me, and I have partners that are friends as well. The family is paramount in my union [business], so I have to make sure that I have family eyes in there as well (Ben, Calgary: March 2014)

The majority of the participants' narratives about the actors or contacts in the homeland were not substantially different from the one above. Entrepreneurs who import products from Ghana used their relatives (fathers, aunties, and siblings) and friends to acquire all the products that they need and then make arrangements for shipment or airmailing by cargo to Canada. In this importation component of the immigrants' business operation in Canada, their contacts in Ghana are valuable

human resources for the business. In this process, the entrepreneurs send a list of products that they need for their business to their contacts through telephone calls/Skype, text messages, emails, IMO, and WhatsApp. The entrepreneurs' contacts confirm the products by sending pictures of the products to the entrepreneurs. Upon confirmation from the entrepreneurs, purchases are made for shipment or airmailing to the entrepreneurs after custom certification. These types of transnational ties between the immigrant entrepreneurs and actors in the homeland are embedded in the principle of reciprocity (Faist, 2000; Ferrara, 2003).

7.5: Reciprocity in Transnational Entrepreneurial Ties and Linkages

Transnational activities rely on and are facilitated by networks, ties, and linkages. These ties and linkages manifest themselves in relationships that immigrants and actors in the homeland create which have been described as transnational social fields as previously explained. The actors in the homeland to whom the immigrant entrepreneurs have ties range from family members, friends, and individuals who perform mutually agreed obligations in the homeland on behalf of the immigrants. Faist (2000) identified three resources that allow individuals and groups to coalesce in ties and networks: reciprocity, exchange, and solidarity, of which reciprocity is the key. He explained reciprocity as “social exchange in the form of mutual obligations and expectations [on the part] of the actors, associated with specific social ties and based on exchanges and services rendered in the past” (Faist, 2000, p. 192). Reciprocity leads to exchange which involves mutual obligation and expectations, and exchange further leads to solidarity, which involves shared ideas and beliefs. The embeddedness of reciprocity in the activities of immigrant entrepreneurs and actors in the homeland constitutes the “special ties” that exist between immigrants and the homeland actors. For example, one entrepreneur explains:

I am a member of the Ghana Physicians and Surgeons foundations of North America
....We provide support like lecture series and a professional pool for medical school and
our colleagues in Ghana, like a faculty pool. I go and offer service, teach, do community
service back home, support, or help a colleague (Dori, Winnipeg: May 2014)

The majority of the respondents' homeland actors are family members (father, mother, siblings, and aunties). These specialties bring to the fore obligation and expectations. In the Ghanaian context, when people receive support from family members and other relatives, they are expected to reciprocate by assisting their younger and older relatives in the kin group. Notably, migration increases the responsibilities of a family member or relative. Migration histories shared by the participants indicate that a majority of them had received financial and moral support from family members and friends in their life journey. For these entrepreneurs, it is not just the support for their migration that counts but the support that they received since childhood from the family members as well. That imbues them with the obligation to support their family by setting up businesses in the homeland that will support those family members financially. Actors in the homeland also have an obligation to carry out the duties assigned to them, which according to some participants, include making sure that the products the immigrant entrepreneurs need from Ghana get to them on time.

In the preceding discussion, in addition to analyses highlighted in chapters five and six, I have tried to situate Ghanaian immigrant entrepreneurs' transnational activities within the broader context of transnationalism, and more specifically, within transnational social fields. Situating immigrants' transnational entrepreneurial activities are imperative on several grounds. First, it broadens the discussion of transnational entrepreneurial activities to cover both those who migrate and those who do not migrate but are connected to migrants through social and

economic relations that they sustain across borders. A person does not have to move to engage in transnational entrepreneurial activities. Since actors in the homeland are connected to the immigrants' social networks, they are exposed to a constant flow of economic and social remittances ideas, practices, and identities that migrants import on a regular basis. However, it is to be noted, that transnational practices are not linear or sequential, but move back and forth and change direction over time. The most important feature of the back-and-forth interaction is the simultaneity of ties and connections. The simultaneity of interactions between immigrant entrepreneurs and actors in the homeland take place within a communication channel, that is, the pathways which Ghanaian immigrant transnational entrepreneurs use to conduct their activities across borders quickly.

7.6: Channels of Transnational Entrepreneurial Transactions

The growing influence of transnationalism as a framework for explaining the dynamic nature of the migration process rests on its emphasis on the simultaneity of ties and connection between those who move and others left behind. Modern technologies have made simultaneous engagement possible and have intensified and increased transnational activities (Portes, Haller, and Guarnizo, 2002) with less or “without actual bodily movement” (Smith and Guarnizo, 1998, p. 14). As Levitt (2001) argues, “new technologies transform migrants contact with their sending communities, allowing them to be actively involved in everyday life in fundamentally different ways than they could in the past” (p. 203). The next section explores the means that Ghanaian immigrant entrepreneurs employ to engage regularly with actors in their homeland and in other places in their transnational business activities. The means of contact that Ghanaian immigrant entrepreneurs use in their communication with their counterparts can be viewed through two aspects: (1) entrepreneurs’ communication and (2) their travels and import and export activities.

7.7: Entrepreneurs' Communication and Travels

The findings of this study revealed that for entrepreneurs, mobile phones are the most commonly and frequently used means of connecting with actors in the homeland and elsewhere for the purpose of entrepreneurial activities. According to the respondents, they use mobile phones in several ways to transact business, and these include making and completing orders for products, making price inquiries, and arranging for delivery. The availability of smartphones, as a result of improvements in technology, has provided entrepreneurs with a faster means of transacting business, especially across borders. The participants explained that they use their mobile phones to engage in activities like banking, sending text messages (with pictures as well as voice recordings), and arranging and tracking the delivery of products. The respondents in this study further explained that they frequently received images and documents on their mobile phones through new applications such as WhatsApp, Instagram, Viber, and FaceTime. The internet is related to the use of the cell phone. Modern technology has made possible the availability of Wi-Fi to access the internet more easily on mobile phones. This facility has enabled entrepreneurs to transact their businesses and to stay connected with their business partners. An entrepreneur had this to say about the use of his iPhone:

Right now, with my iPhone, I can do 'face-time' with my partners in Ghana. If I want to know what is going on with my partners in Ghana, I just pick up my iPhone and do face-time. On a formal level, I use email, especially if it [the communication] has to go through lawyers. I use face-time a lot because it is quicker, and wherever I am in the world, I can use it (Sam, Calgary: March 2014)

These findings conform to some existing studies (Levitt, 2001; Smith, 2007) that modern technologies have transformed communication. In the context of this study, it means that the immigrants' transnational entrepreneurial activities, with partners, occur in simultaneity and speed. The simultaneous engagement of Ghanaian immigrant entrepreneurs and actors in the homeland has been fostered by the rapid transformation of Ghana's telecommunication sector.

The rapid change has resulted in the use of mobile phones in the social and economic activities of Ghanaians. According to the CIA World Fact Book (2014), as of 2012, there were 25.6 million mobile phone lines in Ghana, which places the country in the 42nd position in the world in this context. According to the National Communication Authority (NCA), Ghana's regulatory body on communications reported the following the telecommunications companies that operate in Ghana – Mobile Telecommunication Network (MTN), Vodafone Ghana, Tigo, Bharti Airtel and Zain, Glo Mobile Ghana Limited and Expresso. The development of the telecommunication sector has transformed the social and economic lives of many Ghanaians (Adjei Kwakwa, 2012; Ofosu-Asare, 2011). The transformation of the telecommunication sector in Ghana has provided actors in the country the flexibility to engage in transnational entrepreneurial activities without physically crossing national borders.

In addition to mobile phones and the internet, increased traditional immigrant entrepreneurs' physical travel in the context of their transnational economic activities also plays a role. However, improvement in technologies has limited most transnational entrepreneurs' physical travels. Most of the respondents in this study explained that activities that previously required physical travel such as meetings, conferences, arrangement for import and export, and other related business engagements can now be done through mobile phones and the internet from different locations. Despite the fact that new technologies have limited the need for

physical travels for most transnational entrepreneurs, other entrepreneurs in this study found traveling to be a vital part of their business activities. One such entrepreneur explained:

I am going to Ghana next week; I am going to be away for about a week. I traveled a lot last year ... I travel to Ghana every other month even now; I am going to Ghana next week to see my partners. Sometimes twice a month, sometimes I just go for a meeting with the minister or GNPC (Ghana National Petroleum Company) and come back, but on average, I will say every other month (Calgary, March 2014)

Another entrepreneur who does hair braiding and extensions still travels a lot due to the nature of her business.

I have been flying to the United States and other countries to braid people's hair ... From the United States sometimes I travel to Dubai to get some of my products ... (Ama, Calgary, March 2014).

It is evident from this study's findings that improvement in the telecommunication industry has reduced physical movements across borders, as studies have shown earlier (Smith and Guarnizo, 1998; Levitt, 2001). Additionally, modern communication technologies give immigrants access to images and sound from their places of origin, enabling them to simultaneously take part in the economic activities of both the host and home countries (Georgiou, 2003). Even though physical movement of entrepreneurs has been reduced due to modern technology, transnational business such as import and export constantly move across borders.

7.8: Transnational Activities of Immigrants – Import and Export

Another way that Ghanaian immigrant entrepreneurs manifest their transnational entrepreneurial activities is through the import and export of goods. This study revealed that entrepreneurs in the retail sector and other related activities, especially those into ethnic products import their products from their country of origin and other places. Entrepreneurs who import products from the homeland explained that importation involves a process that needs careful planning.

According to the respondents, the process of importing begins with getting trusted and reliable contact people in the homeland to buy, arrange, and ship or transport by air the good to them in Canada. As explained earlier on, the majority 25 out of 40 respondents' contact people are family members and friends. Respondents who import products from the homeland rely more on family members for their import activities as indicated in their narratives. An entrepreneur who deals with artifacts such as African Drums and wood carvings and their accessories explained that all of the products come from Ghana and that her sister is the contact person in charge of all the processes to get the goods to Canada. The figures below show some of the products imported from Ghana.

Fig 7.1: Drums from Ghana



Fig 7.2 Yam from Ghana



Figure 7.3: Ethnic Product: 'Neat fufu' from Ghana



Figure 7.4 Textiles from Ghana

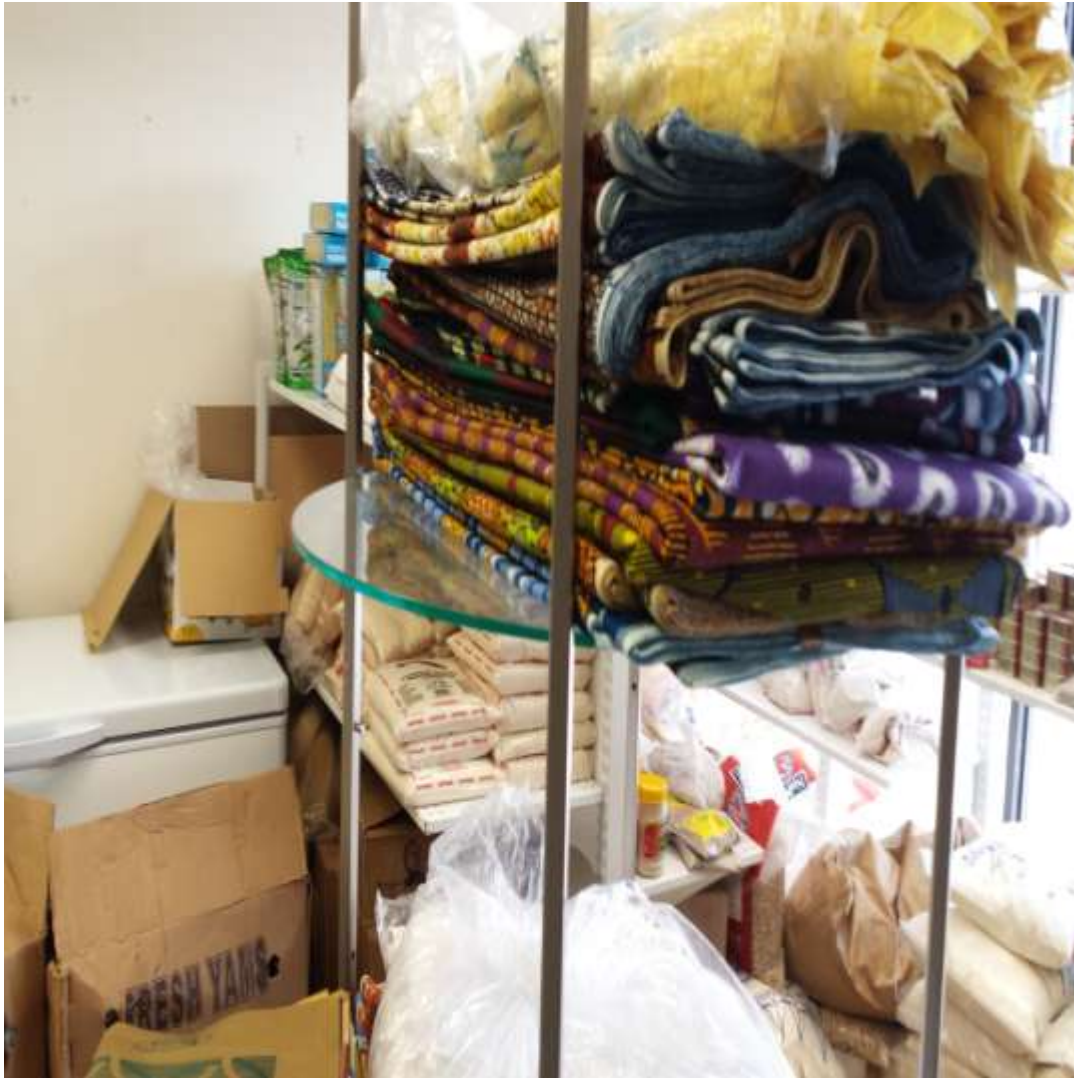


Figure 7.5 Wigs from Ghana



A collage of photographs showing the interior and exterior of a house. The central image is a large photo of a two-story house with a brown roof and a white garage door, with the text 'AOMEGA V' overlaid in the center. Surrounding this central image are several smaller photos: a kitchen with wooden cabinets, a dining area with a wooden table, a bedroom with a bed and a desk, and a bathroom with a toilet and a sink. The collage is presented on a white background.

Figure 7.7 Some Ethnic products Peanuts, Accra Kenkey, Palmnut oil from Ghana



All the figures above are samples of products that the entrepreneurs in this study bring to Canada from Ghana and also include one of the established businesses, Care Homes. The means of importing ethnic products from Ghana vary, according to entrepreneurs: some come by air and others by sea depending on the type of product imported during a particular period. Imported

goods include perishable and non-perishable items. According to the respondents, perishable products (fresh fish, yams, and other vegetables) come by air, and non-perishable goods come by sea; however, depending on the urgency of the need for these products, importation may be either by air or by sea.

7.9: Conclusion

In conclusion, this chapter has established that there is a transnational dimension of Ghanaian immigrant entrepreneurial activities through sustained simultaneous ties and links with actors in the homeland and elsewhere. The interviewed entrepreneurs discussed their use of mobile phones and the Internet, air and sea transport, and physical travel in their business transactions. Immigrant entrepreneurs' transnational activities were in areas such as import, export, and the establishment of ventures in the homeland. I have shown in this chapter that transnational social fields provide a good framework for understanding the sustained engagement between immigrant entrepreneurs and other actors across borders. The creation of transnational social fields, webs of contacts, ties, links, and connections facilitate entrepreneurs' transactions across borders. Through these webs, immigrant entrepreneurs can transact business internationally with limited physical travel. In the same way, actors in the homeland can participate in international transactions by being part of the transnational social fields. Despite the usefulness of improved technology in the business of Ghanaian immigrants in the host country and actors in the home country, there are still some challenges they have to face design some strategies to overcome. The next chapter discusses some of the challenges and the coping mechanisms that the entrepreneurs have employed to overcome these difficulties.

Chapter Eight

Challenges Confronting Immigrant Entrepreneurs and Coping Mechanisms

8.1: Introduction

The previous chapters of this study have established immigrants' motivations for entrepreneurship, business setup processes, and the sources of start-up capital. Chapter six also offered arguments for transnational immigrant entrepreneurship through the creation of transnational social fields in the context of Ghanaian immigrant entrepreneurial activities. The current chapter documents, analyzes, and discusses the challenges confronting immigrant entrepreneurs and the coping strategies used by Ghanaian immigrant entrepreneurs. The first section documents and discusses the challenges that the entrepreneurs face in the following areas – set-up processes, finance, and the ways in which race manifests itself as a problem in areas such as skin colour and language. Other challenges, such as access to products and customers and related activities are also discussed. The second section relates to the strategies that entrepreneurs have adopted to mitigate the challenges. The highlights of these coping strategies are the resiliency of the entrepreneurs, networking within and outside immigrant communities, and taking a backstage role in certain aspects of their business activities.

8.2: Immigrant Entrepreneurs' Challenges: the Case of Ghanaian Immigrants

Entrepreneurship in Canada can be very challenging, especially for immigrants. The challenges may come from the different aspects of their entrepreneurial activities. In this research study, the

challenges that Ghanaian immigrant entrepreneurs confront are grouped into (a) starting and financing the business (b) race and language factors, and (c) general operation of the business.

8.2.1 Set-up process and financing

Starting a business in Canada requires time and effort to obtain the Federal and Provincial permits and licenses and to meet other regulations for doing so (such as applying for the business name, hiring and recruitment, working hours, etc.). Specifically, entrepreneurs, who import goods, must meet the following regulations for clearing their products through customs:

- determine if the goods you want to import are prohibited from entering Canada

- determine if the goods are subject to any restrictions that would require you to obtain approvals or permits before importing them

- know how to classify the goods (tariff classification) and how any tariffs, duties or taxes are calculated

- ensure that your supplier meets all Canadian labeling and marking requirements

- ensure that you use a shipping company that understands and complies with customs formalities

- make sure that all required paperwork is ready to be examined along with your shipment

- be prepared to pay the duties and taxes owing: (Retrieved from

- <http://www.canadabusiness.ca/eng/page/2727/> accessed on 05/10/2015).

These regulations are compounded by government bureaucratic processes such as clearing the product from the port, which frustrates entrepreneurs. The majority of the respondents expressed this frustration when narrating how they started their business. The respondents explained that the paperwork involved was so cumbersome that they required a lot of patience. Also, some specific types of businesses such as care home owners required submission of a business plan for

Health Services of the province under which they operated. One care home owner explained her initial challenge of applying for a licence:

Putting together a proposal for the application of the field of which I have less knowledge [regarding terminologies in the application process] was very challenging. There were a lot of medical terms that I had no knowledge of, and I had to do a lot of research (Gloria, Calgary March 2014).

For this entrepreneur, limited knowledge of medical terminologies constituted a challenge while going through the application process for the first time. This entrepreneur and the others who operate care homes now have certificates and are licensed.

Also, some of the businesses required certification, especially those of operators of salons and beauty care businesses, before a license could be issued for operation. Respondents in this type of activity commented that authorities wanted a Canadian certification and did not accept foreign certifications. One respondent in cosmetology and beauty therapy described her frustration:

I was told that if I can operate in my field, I have to be certified. I have [a] Diploma in Cosmetology from Ghana, and I did beauty therapy also. Although I have all the certificates, they were insisting that I take one particular course which costs \$15, 000 for ten months ... Yeah, it's crazy (Ama, Saskatoon, June 2014)

Related to the above point are financing and the ability of an entrepreneur to access funds and start-up capital. For an individual immigrant or an immigrant entrepreneur, obtaining funds from most financial institutions requires a Canadian credit history. The study showed that about 72 percent of respondents used personal savings to start their businesses compared to 10 percent who applied for loans from financial institutions. This dependency on private savings is probably

due to the difficulty in meeting requirements such as extensive credit history and completing the necessary paperwork. Other participants who were eligible to receive business loans chose to use personal loans such as home equity loans, or they borrowed from family and friends rather than going through the business lending process. For immigrant entrepreneurs, start-up capital is critical for meeting expenses such as product procurement, leases, energy, and any unexpected expenditure. For example, two of the entrepreneurs shared their experiences:

It was difficult to get financial help to purchase this place [business facility]. At that time, my credit history was not sufficient to get me a loan from the bank (Daa, Calgary, March 2014)

The process of registration, especially for import and export, took a lot of time. Long waiting for approval because of certification of imported products was frustrating (Bon, Winnipeg, May 2014)

Also, entrepreneurs' race and language were identified as a challenge in their entrepreneurial activities (see Appendix H for more responses).

8.2.2: Race and Language (Accent)

Another major challenge that entrepreneurs mentioned was the issue of race. Race has been described loosely as a social construct that categorizes people based on a shared history or shared lineage of a group of people (Banton 1998) including characteristics of strength, agility, and courage or skin pigmentation and other physical features (Hier 2007). The challenges that Ghanaian immigrants have experienced in dealing with race and language are manifested in their narratives. Abena, a lawyer in private practice since 2006, explained how her background as a black immigrant woman was thrown in her face in her practice:

I had somebody who told me to my face. “Gee you are an immigrant, you are a woman, the judges you know ..., it will be hard.” He just told me, this Caucasian I met, that “it’s going to be hard for you to find an acceptance” ... (laugh), yeah (Abena, Calgary March 2014).

Abena further explained that even in the courtroom, the issue of accent became evident as some judges and lawyers consistently asked her to repeat herself several times with the excuse that they could not understand her accent. Another woman, Afia, who operates a private care home with 24 employees, narrated some of her challenges as a minority Black woman entrepreneur:

I have a client who asked my case manager how a Black woman can own a home. How come there are Black workers here? How come it has to be Black people ... anytime I enter, and I left the house she (client) would use a word [very derogatory], my staff never told me, and one day the staff did tell me, and I said, Really and my staff said, Yeah anytime you walk in and go out she says that (Afia, Calgary, March 2014)

A home interior designer, Akua explained how her field, which is dominated by men, posed an enormous challenge for her as a Black woman entrepreneur:

My initial problem is being Black ... And, then, for me, as a minority business person, being a Black female is the other challenge. First and foremost, the field that I’m in is male-dominated; whether you are a Black or White woman, that is the first hurdle and to be Black in that field is just unheard of even now and here is the thing, though (Akua, Winnipeg May 2014)

She further narrated how discrimination, based on race, manifested in her banking activities:

It took two years for me to make a large deposit, without the bank staff questioning it. I would go and make a large deposit; I would go through the wringer, I would send my staff [Caucasian], with the same amount, and there would be no problem just because of the colour of their skin ... The bank would ask me, 'Where did you get this cheque from?' They have to call the company, actually, to make sure they issued the cheque with that amount to me (Winnipeg, May 2014).

Racial issues led to the closure of some businesses to some entrepreneurs to move into different markets. Matt, who came to Canada in the 1980s, bought a restaurant from a Caucasian and inherited an extensive list of customers and goodwill. A few months after he took over, according to him, he lost almost all the customers he had inherited. This was in spite of the fact that Matt and his wife are trained and certified cooks from a Canadian institution, and at the same time, understudied the person they bought the restaurant from for several months to know the operations of the business before they finally took over. For Matt, those who used to call and place orders had stopped because of his accent, and those who came in person realized a change in management and stopped going ... At the beginning of the restaurant business, some of the customers would come, especially the White customers, and when they realized that you are Black, they did not come back again, so we lost most of our customers because of that (Matt, Calgary, March, 2014).

Gift, who bought a restaurant from a Caucasian, also narrated her story this way:

We had lost a lot of customers because of who we were. When we bought the business, part of it was the goodwill ... We inherited an extensive list of customers from those people, but as soon as we started and they found out that we are Black people, we started

losing some of them and, sometimes, people will call looking for a caterer and, hearing your voice, they said “we will call you later”, and that is it. There are times I have delivered food and the kinds of questions they asked me showed some ignorance. We had some situations where people have refused to eat the food ... they were not happy about who prepared the food and those kinds of things (Gift, Regina, February 2014)

Over the years, scholars have debated the usage of the concept “race” based on the difficulties associated with using it as an analytical category in social sciences (Jorde and Wooding, 2004; Rose and Rose, 2005). However, there is a consensus that race is a social construct and that the concept of racialization could be used as an interpretative strategy to analyze everyday social life (Elabor-Idemudia, 1999; Satzewich 2007). Satzewich (2007) argues that race is embedded in daily life and serves as one of the organizing principles of daily living. Furthermore, Satzewich and Liodakis (2013) claim that race serves as the “basis for the formation of social groups” and helps to shape “real or imagined communities” (pp. 3-4). The reality of race in every fabric of Canadian society cannot be overemphasized. As Thomas and Thomas (1970) argue, if people define situations as real, they are real in their consequences. The consequences of race give advantages to particular groups while disadvantaging other groups who tend to suffer. The term race has been changed into what Statistics Canada calls Visible Minority to describe a person or group who is visibly not part of the majority race, in particular, persons who are non-Caucasian in race or non-white in colour and who do not report being Aboriginal. This categorization has marked out some groups as minority and others as the majority. Research suggests that this classification has made the minority group more vulnerable to the majority group in their socio-economic endeavours (Bourhis 2003). Moreover, the concept of race in Canada has been well documented in literature, especially its negative impacts on immigrants’ labour market

experiences (Li 2000; Elabor-Idemudia 2005; Zong 2007; Satzewich 2007). Existing literature explains the negative effects of race on immigrants' economic activities such as job placement, labour exploitation, and denial of most fundamental labour rights (Elabor-Idemudia, 2005; Zong, 2007). This study further reveals other adverse impacts of race on Ghanaian immigrant entrepreneurs such as the constant questioning of their competence and their abilities as entrepreneurs based on the fact that they are black. This has resulted in emotional and psychological damage to their confidence, loss of clients, isolation, ostracization, and other related business activities as indicated in respondents' narratives.

The categorization of a person's background goes beyond physical traits; it also includes the language. In Canada, language is one of the criteria for assessment of successful immigration and integration, that is, one's ability to read, write, and speak English or French or both. English language as a benchmark for interactions in most countries especially Canada has its antecedents in colonialism (Pennycook 1995; 1998). Pennycook (1998) further argues that the speaking and teaching of the English language is a product of colonialism which has created an unequal relationship between English and other languages. The dominance of English language has persisted even in the post-colonial era in ways of thinking and behaving in everyday living. Immigrants in Canada, who are non-native speakers of English language, struggle to adjust to the native speakers and their culture. A person's ability to express himself or herself in a language is one thing, and the accented manner of that expression is another. Citizens of Commonwealth countries are noted by their British model of education and their command of the English language; however, the accent has become a criterion for speaking English correctly. In her study on Sub-Saharan African immigrants in Vancouver, Creese (2011) showed how immigrants from English-speaking countries struggle to find acceptance because of their 'African accent'. Also,

Madibbo (2005) explained in her study of black African francophone and Haitian immigrants in Ontario how these groups of immigrants suffer language discrimination at the state and institutional levels. This study's findings support the findings of Creese and Madibbo and further establish that, in spite of the Ghanaian immigrant entrepreneurs' higher level of education and command of the English language, they feel frustrated in their entrepreneurial activities due to constant demands to repeat themselves to their clients because of their accent.

The respondents in this study also indicated that they have lost existing and potential clients due to their accent. The struggles that these entrepreneurs go through because of who they are, where they come from, and their skin colour are sometimes not blatantly expressed to them but rather demonstrated in covert ways. For example, restaurant operators explained how they lost the majority of their clients when the clients either called or came into their restaurant and saw the changes in management. The clients they inherited did not openly express any dislike but simply stopped coming to the restaurant. The respondents' claim of race and accent as factors contributing to the loss of clients was based on the fact that they are certified cooks from a Canadian institution, they understudied the owners who they bought the restaurants from, and knew the preparation (food) and operation of the business as well as most of the clients. This disguised form of hatred or dislike towards the entrepreneurs is covert racism and is different from the explicit behaviour of dislike from years past.

Another challenge that Ghanaian immigrant entrepreneurs face, particularly those who engaged in the import of ethnic products is the confiscation and untimely accessibility of products at the port of entry. According to these entrepreneurs, this problem emanates from customs officials, especially on the Canadian side of the border. They explained that some of the customs officers did not have knowledge of some of the ethnic products, and as a result, the

officers confiscated the products believing that they were not eligible to enter Canada, regardless of the certification that accompanied them. In a similar vein, participants reported on what they called the “delay tactics” of some customs officers who prevented the participants’ products from entering Canada. The excuse of the officers used was that the products were undergoing routine checks. These delays and confiscations were very costly for the entrepreneurs. In the face of these challenges, Ghanaian immigrant entrepreneurs have had to develop tailored strategies for coping and helping their businesses to survive.

8.3: Coping Mechanisms

The strategies, adopted by the Ghanaian immigrant entrepreneurs, to deal with the various challenges that they confronted include: first, developing resiliency and psychological strength to shake off the racial slurs; second, developing a base network of customers as a form of social capital and joining business and social-related associations and organizations, thus, tapping into an ethnic niche market. Some entrepreneurs have also resulted in taking a backstage role in the operation of their business, thus, leaving the front role management to their Caucasian employees. Finally, others used what I call the faceless approach in the operation of the business, winning clients and signing contracts on the phone.

8.3.1 Resiliency

Resilience, according to the respondents, is the ability to embrace challenges and remain optimistic that things will change for the better with time. Simply put, it is not giving up and being hopeful. In this study, one of the great strategies that ran through all the interviewees’ strategies was having resiliency that is accompanied by persistence, initiative, and creativity. To the entrepreneurs, having these attitudes is imperative for both personal and business endeavors.

An owner of an accounting firm, who had prepared herself, psychologically and physically, to overcome the issue of racism and discrimination, had this to say:

I overcame the challenge of being a minority and the perception and label that a Black person cannot perform by learning all the things that will boost my confidence for performance from the very beginning. When I was pursuing my accounting programme, and I knew I would work in my office set-up, I knew I had to sharpen the way I speak; even though I speak with an accent, I can be clear in my communications. I try to appear sharp so as to make a good first impression. I know the racial challenge is there, but I don't focus on it, and that is my mindset (Ame, Calgary March 2014).

Furthermore, Yaa described her sheer determination to succeed in her business in the face of challenges this way:

One thing that I believe God gave to me is the spirit of boldness, and He gave me the tenacity to fight which may also be because of the Ashanti genes in me - You know, Ashantis are fighters. Asante Kotoko wu kum apem, apem beba [meaning: if you kill a thousand, another thousand will come] also had a big impact. I never give up; I never ever give up. You can knock me down on my face, and I don't even have a breath, but help me to get one breath in my system, and I will get up and start running again. It is determination and persistence and also knowing that I can't quit, because when I quit, who is going to take care of my family? Who is there? Nobody; that alone, is my anchor. This is the strength that I draw from when I face criticisms, name-calling, discrimination and I say to myself, "I am a winner; I am not going to quit" (Yaa, Saskatoon, May 2014)

Afia, who owns a 24/7 Care Home, narrated the use of sense of humour to handle racial slur:

Race, I don't look at it; I don't talk about it, even though it is a challenge. I have clients who hate Black people ... I said, well, maybe the client should move as I have no choice. I am Black; there is nothing different between them, and I [sic] just that my colour is Black. I always joke, and I say 'You know what? When God created me, I guess that the barbeque was well done; that is why I'm Black ... bring a knife and cut ourselves, what comes out is red blood. Your blood is not white, and my blood is not Black same blood. Yeah, they do it all the time but in Ghanaian parlance, we say, "eti me skin so" [it doesn't reduce my skin]. It [race] does not bother me one bit. I don't think about it; if you think about it, you will not do stuff (Afia, Calgary, March 2014)

For Afia, this attitude has helped her to navigate the trajectories of race, which are huge challenges.

One dentist shared his experience of race and his determination:

As a dentist, I have received racial slur many times... you know, I have lost count of them. I am a professional, and I'm determined to hold on to my code of ethics of the profession (Winnipeg, May 2014)

The psychological strength to ward off racial discrimination has anchored Ghanaian immigrants emotionally in their entrepreneurial journeys. In recent times, the subject of resiliency has emerged as an important area of inquiry. Studies on resilience have identified specific internal and external protective factors that help people to resist adverse effects or ameliorate the impact of risk and enhance adjustment. Internal protective factors such as positive temperament, self-esteem, sociability, and autonomy are developed by the individual (Greene and Conrad 2002). External protective factors are the environment and include family bonds, supportive social

environments and relationships, and other opportunities for meaningful participation (Greene and Conrad 2002; Roberts et al. 2002). This study confirms both the internal and external factors, especially positive temperament (internal) and supportive social environment (external) that Ghanaian immigrant entrepreneurs have developed to shake off the negative impact of race and accent issues. The supportive social environment found in immigrant communities that come from the social capital they have built provides both material (physical) and non-material (emotional) support in their business operations. The social networks that Ghanaian immigrant entrepreneurs build with immigrant communities, associations, and other professional bodies serve as social capital for them. As studies show, social capital benefits entrepreneurs' resources for business formation (Bates, 1997). In this study, entrepreneurs who serve the African immigrant communities used their membership in these associations to form a client base for their business. A restaurant operator explained that her membership in the Ghanaian Immigrant Association gave her the opportunity to act as caterer for the association. Also, Manning, Birley, and Norburn, (1989) argue that social capital provides the individual entrepreneur with self-confidence, support, and motivation. As a strategy, Ghanaian immigrant entrepreneurs use their social capital within and outside immigrant communities to form their client base and to nurture and grow their businesses; this becomes the immigrant entrepreneurs' niche market.

8.3.2: A Niche Market for Entrepreneurs

Another common strategy that the entrepreneurs have developed is a core social network within their community, creating a niche market for their businesses before expanding their operation to a larger customer base. This study revealed that entrepreneurs whose target customers were Ghanaians and other Africans used immigrant associations to generate their customer base by

participating and contributing to the association's activities. Juli, who operates a retail store of ethnic products, commented:

I got [the] majority of my customers through [the] Ghana Association. The association sent an email to all the members, concerning my business, and the response was excellent. Some of the customers, too, came through referrals (Juli, Saskatoon, January 2014).

Another entrepreneur, Obaa, explained:

I started with the Ghanaian community by word of mouth and distributed my complementary cards. Those I talked to also talked to their friends about what I do. Some also saw some of the clothes that I made for my customers and my customers referred them to me (Calgary, March 2014)

One restaurant operator, Nana, also used the Ghanaian association as a means of networking for customers.

Whenever the Association is having an event, I get the chance to cook for them because I'm the only one licensed to prepare. So, in that regard, I get business, and also, Ghanaians who patronize our business by word of mouth, tell other people, who are non-Ghanaians. If they work with them, and they [the co-workers] are looking for a caterer, they will make recommendations (Regina, February 2014)

A financial consultant also used the niche market strategy:

I started with the Ghanaian immigrant community by filing their taxes for them at a low rate. By word of mouth, they informed other immigrant communities, so I have clients who are from Nigeria, Somalia and others” (Ame, Calgary, March 2014)

The niche market that the entrepreneurs have created is very vital for the survival of their businesses especially, entrepreneurs whose customers are immigrants from the same region or country. The niche market for the purpose of this study is a market that mainstream businesses do not serve and, can be described as an ethnic niche market (Chrysostome and Arcand, 2009). It is a market that carries products such as ethnic foods, clothes and sometimes non-ethnic products (Evans, 1989). This study reveals that this ethnic niche market is not only provides products but services such as legal services on immigration issues and real estate, accounting services such as tax filing, and money transfers, and other services for immigrants. The ethnic niche market plays a vital role in the survival and expansion of the business activities of Ghanaian immigrant entrepreneurs. Apart from the immigrants’ quest for enjoying ethnic products purchased from the entrepreneurs, there is also ethnic solidarity and familiarity that influence immigrant communities to patronize the products and services of these entrepreneurs helping their businesses to survive. Zhou (2004) argued that the success of ethnic immigrant businesses hinges on the size of the ethnic population. Critically, as explained earlier, the Ghanaian immigrant population in the cities selected for this study has been growing over the last decade.

Furthermore, entrepreneurs whose target and actual customers go beyond members of the Ghanaian or African community, or whose customer base are non-Africans, have created non-

ethnic niche markets. This market, according to the respondents, consists of non-Africans, who have a taste for ethnic products, such as African artifacts, clothes, and food. Some of the entrepreneurs, in ethnic products, explained that the products that they import from Ghana, such as African drums and wax prints, are purposely for the non-ethnic niche market. It is significant to note that the creation of these niche markets depends on the social networking of immigrant entrepreneurs. Studies have shown that immigrant entrepreneurs draw on multiple ties and networks for advice, access to credit, and customers and that these contacts and networks are in their social and business environments (Aldrich, 1990; Granovetter, 1985). These niche ethnic and non-ethnic markets have helped Ghanaian immigrant entrepreneurs to nurture and grow their businesses in the face of challenges. For the entrepreneurs, whose target clients are within the mainstream market especially, non-Africans have a different strategy for maintaining and expanding their customer base. As explained earlier, the accent is a significant factor, especially in the mainstream market. Entrepreneurs, who serve this market, adopt a different coping mechanism and strategy, which I have called the backstage role strategy.

8.4: The Back-Stage-Role Strategy

Overall, 25 of Ghanaian immigrant entrepreneurs chose a backstage role (13 used telephone and voicemail and 12 employed Caucasians as secretaries and assistants) a process whereby entrepreneurs conduct business activities without presenting themselves, physically, to existing or potential clients, who may not be comfortable with their race, ethnicity, and accent. This strategy comes in two forms: first, faceless transactions involve a process whereby immigrant entrepreneurs conclude business deals over the phone or internet because of the disadvantage of their colour and the advantage of a favorable accent. Entrepreneurs who use this strategy are the ones who have acquired the North American accent intentionally or unintentionally. Akua, who

migrated to Canada as a child with her parents and, has acquired the North American accent, got most of her clients on the phone. She narrated the strategy this way:

I learnt very quickly not to go to see people in person. I win them over the phone, and fortunately, I don't have the strong accent, so, as far as they are concerned, they were dealing with a Caucasian or Canadian, and by the time we actually met in person, they were too far down in the interaction to get out they have committed themselves; they are too far in it (Winnipeg, May 2014)

Another entrepreneur stated:

On my voicemail, I have a North American accent because, you know, sometimes accent [African accent] may put some people off [Caucasians] ... one of my friends did it for me (Yaa, Calgary March 2014).

Some of the other entrepreneurs who came to Canada in their teen years and had acquired North American accents and other attributes such as appearance to suit the clients' needs (clothes) through socialization, used it to their advantage in business dealings. This group of immigrants according to Rumbaut (2004), are the "1.5 generation" of immigrants because they are halfway between the first and second generation: they migrated with some characteristics from their homeland but continue their assimilation and socialization in their new adopted countries. They were brought to Canada by their parents when they were children.

Moreover, some of the entrepreneurs who took on back-stage roles in the operation of their business did so by employing Caucasians to be the face of the business. Under this strategy, entrepreneurs employ Caucasians into their top management positions to represent the business in places where they imagine that skin colour would be an issue. Other positions such as

secretaries, front desk operators, and executive personal assistants are given to Caucasians to be the face of the business. Also, the contact phone lines of these entrepreneurs have North American accented message tone. This is to prevent losing potential clients due to accent over the phone. One of the participants, a financial advisor, explained:

I have a white secretary as an assistant who makes all my appointments with clients. I'm behind the scenes, and I show up when appointments are made for me to meet with the client. I remember showing up at someone's house because my assistant made a phone call and booked an appointment to meet a family [Caucasian] in their home, for financial planning, and when the door opened 7 o'clock at night, and she sees a Blackman standing there like something changed, and it was not that easy (Calgary, March 2014)

Another explained:

My front desk attendance is a White woman. I did this because there are some potential clients that when they see Black people, they would not come inside the shop. I learnt this strategy from a friend, whose business failed because of this issue (Winnipeg, May 2014)

The manifestation of dislike, based on one's race, has resulted in adopting this strategy.

However, Canada is known for its multiculturalism, but, some scholars have called it covert racism, which is the hidden expressions of hatred and dislike (Zong, 1997), manifest itself in the everyday life of immigrants, especially visible minorities. Fleras (2012) has argued that in contemporary Canada, people use what she calls "polite racism", which is the "look" that "otherizes" racialized minorities as different and out of place in the Canadian society (p. 82). The findings of this study reveal that Ghanaian immigrant entrepreneurs have experienced both covert and polite racism, in their entrepreneurial activities based on their narratives. For example,

Bee, who operates a hair braiding and extension business, had her application for a relief fund, for which she qualifies, refused unfairly:

When the Calgary rain disaster took place, we were asked those affected to bring evidence and apply for a relief fund. My business was at the centre of the disaster zone [downtown]. I lost thousands of dollars. I went and picked a form. I was going to the office where we were directed almost every day with all the documents, pictures, and any material evident I could find. When all was set for me to submit the application, I went there, and I was told the deadline had passed. I said to the man, 'I was here yesterday, and you asked me to come today'. The only thing the man said was, 'I am sorry I can't help you.' You know what? The next day, a friend of mine (Caucasian) submitted the same type of application that I helped her to fill, and it was accepted. She was not told the deadline had passed (Calgary, 2014)

To her, this act was purely an act of discrimination although the officer in charge of accepting the application did not openly express it.

This chapter has shown the various challenges that Ghanaian immigrant entrepreneurs face, ranging from business set-up and financing to the issue of race and other related factors. These challenges were manifested in various ways, in their entrepreneurial activities. Start-up capital was one of the challenges because these entrepreneurs have not built enough good credit history with which to access the needed funds from financial institutions, to start their businesses. It is imperative to note that the respondents, in this study, did not come to Canada through the Business Class immigration category, which required ready start-up capital. The entrepreneurs had to resort to personal savings and/or borrowing from friends to start their

operations. Very few entrepreneurs were able to access funds from financial institutions. Racial origin was another major challenge that permeated every aspect of the entrepreneurs' activities. It was mainly based on skin colour and accent, leading to a reduction in sales and profit, and for some entrepreneurs, these factors resulted in the diversification of their operations altogether. In the face of these challenges, entrepreneurs employed coping strategies, such as resiliency, the creation of ethnic and non-ethnic niche markets, and the back-stage-role strategy. These strategies gave the entrepreneurs some comparative advantages over other entrepreneurs, especially in the niche markets. The section below discusses the key findings of this research study.

8.5 General Discussion

This section includes a general discussion of key findings of the study of transnational entrepreneurial activities of Ghanaian immigrants in areas such as motivation to engage in transnational entrepreneurship, the process of carrying out transnational business activities, the embeddedness of social capital and reciprocity, the challenges of doing business, and the coping strategies adopted. Immigrants' entrepreneurship has received attention in the academic literature because of the vital role it plays in the creation of employment, particularly for immigrants, and its overall contribution to the economies of both host and home countries. The major thrust of this research study, which focuses on Ghanaian immigrants in the Canadian Prairies, is the exploration of their transnational entrepreneurial activities. The study consists of four main research objectives. First, to determine the factors which motivate Ghanaian immigrants to engage in transnational entrepreneurship in Canada; second, to explore the sources of capital (financial and human) for establishing transnational business enterprises. Third, to examine Ghanaian immigrant entrepreneurs' cross-border activities which constitute transnational

entrepreneurship. Fourth and final, to determine the challenges faced by entrepreneurs in carrying out their activities in Canada and Ghana and the strategies adopted to ameliorate the challenges.

Some of my research study's key findings are first in regards to motivating factors for going into entrepreneurship. The results reveal that principally, family consideration of both the host country and country of origin contributed significantly to their decision to become entrepreneurs. This finding contradicts the position of existing studies that theorize immigrants' propensity to entrepreneurship as due to discrimination in the labour market and lower human capital (Wang and Maani, 2014), enclave hypothesis (Wilson and Portes, 1980; Clark and Drinkwater, 2010), and culturally determined propensity (Aldrich and Waldinger, 1990; Akee et al, 2013). Although Ghanaian immigrant entrepreneurs pointed to the various forms of discrimination in their paid employment before their engagement in entrepreneurship, they were not their motivation for going into self-employment. Moreover, they pointed out that the discrimination they experienced in their paid employment has not stopped in their entrepreneurial activities. Regarding cultural disposition as a motivating factor, this study's findings confirmed the existing literature's claim (see Akee et. al, 2013) that immigrants' self-employment activities in their country of origin are useful in the host country. The study further revealed that immigrants who had trade and vocational training from their country of origin utilized those skills based on the available opportunities in the host country. Given the huge diversity in entrepreneurship across ethnic groups and the complex set of potential influences on the decision to become self-employed, no single theory can explain ethnic minority self-employment. It is vital for researchers to consider ethnic variations in the context of factors that may influence immigrants to go into entrepreneurship.

Second, regarding cross-border activities of immigrants, this study's findings support the existing literature's claims that immigrants engage in cross-border economic activities between their homeland and host country (Levitt, 2007; Zhou and Liu, 2015). The findings further reveal the links and ties that immigrants' entrepreneurs have created to facilitate their cross-border activities. Ghanaian immigrants' transnational entrepreneurs have developed various means such as e-mail, Facebook, WhatsApp, Skype, and Facetime through which they connect and create links to conduct their business activities due to advancement in communication technology. These findings add to previous studies (Portes, Haller, and Guarnizo, 2002) that emphasize the constant physical travels by entrepreneurs as the means of engaging in cross-border activities.

This study has shown that transnational immigrant entrepreneurs now depend less on physical travel for cross-border business activities. This development adds to the conversation on ever-evolving transnationalism and for transnational entrepreneurship. Related to the cross-border activities of immigrants is the embeddedness of social capital and reciprocity within transnational social fields, that is, the ties, links, and connections that Ghanaian transnational immigrant entrepreneurs have created for business activities. The findings of this study reveal the embeddedness of social capital in the entrepreneurial relationship between participants and their actors in the country of origin and elsewhere. Recent research studies (Hawkins, 2010; Oh et. al, 2014) have shown the value of social capital in business formation and access to resources (human and non-human). The results of the study are in line with what Ghanaian immigrant entrepreneurs used to establish and maintain social relations with family and friends (both in the homeland and host country), immigrant communities, and associations in starting their business. Ghanaian entrepreneurs received financial assistance, information and ideas from relatives in this context. Regarding transnational business activities, immigrants used their social capital their

social relations with family members, friends, and other business contacts as leverage to gain access to the needed resources such as imported and exported goods and services for their business. Based on the relationships that entrepreneurs have with their actors (family members, friends, and others), they can reduce transactional costs in terms of time and service. This confirms existing findings by Basu and Goswami (1999) that an essential characteristic of social capital as a resource base is the family. To them, considering family members as stakeholders in business is valuable in terms of commitment, loyalty, trust, and lower cost.

As found in my study, most of the entrepreneurs used family labour – some received wages and others offered free labour. One distinguishing factor that I found in the existing literature on social capital and financial resource mobilization (Nee and Nee, 2000), particularly among Chinese entrepreneurs, is the presence of an ethnic credit association that helps new and existing entrepreneurs to access credit facilities for being members of the association. However, for Ghanaian entrepreneurs, their membership in ethnic associations provides them with clientele and not credit facilities or start-up capital. The reason for this may be that the Chinese have a larger immigrant community than the Ghanaians and also have the capacity to form credit associations.

As demonstrated in this study, creating social networks (links, ties, and connections) is a crucial prerequisite for entrepreneurs to become successful. The interactions that take place in this social network field include engaging with actors and partners and negotiating with suppliers, employees, clients, and others. For entrepreneurs to navigate through these networks, reciprocity becomes vital because the entrepreneur should be able to trust the people to which the business is connected and act reciprocally towards them (Caliendo et al., 2010). As Baron and Markman (2000) argued, entrepreneurs whose activities are based on exchanges such as goods,

ideas, and other services require interactions and networks, and these transactions are embedded with reciprocal actions. The findings of this study based on the participants' narratives show that the exchanges between Ghanaian immigrant entrepreneurs and their actors in the country of origin and host country had reciprocity embedded in it based on mutual obligation as previous research (Faist, 2000) has revealed. The study revealed that Ghanaian entrepreneurs' ties, connections, and links to family members and friends in the context of business activities were based on the trust and support (financial and non-financial) they had received (remote and immediate) from their actors and vice versa.

Third, my research study revealed that there are some challenges that Ghanaian immigrant entrepreneurs face, such as capital for business set-up, finance, and discrimination regarding race and accent. The study also revealed government regulations and bureaucracy particularly on import and export, to be challenging. These findings are in line with those of Teixeira, Lo, and Truelove (2007); Lo and Teixeira (2015) whose research in Toronto and British Columbia, respectively, found that government regulation and bureaucracy, inadequate credit and financing, and culture/language constitute barriers when starting a business. Unlike the studies mentioned above that ranked government regulation and bureaucracy as significant hurdles, this study found a major challenge of Ghanaian immigrant entrepreneurs to be discrimination in terms of race and accent. The reason for this difference in findings could be due to the methods used to sample the target immigrant population. Lo and Teixeira's study in B C consisted of a sample size made up of only 4 percent immigrants from Africa, and included participants from Western Europe (44 percent), Asia (30 percent), Central and South America (15 percent), and Eastern Europe (7 percent). Based on this demographic characteristic, race discrimination, in the context of a person's skin colour and decent, would not be a major

challenge in their study. In my study, all the participants were of African descent (Ghana); hence race was a major factor. Although challenges in immigrant entrepreneurship may appear to be similar, there are variations based on a person's race and descent regarding the effects that the challenges have on the business.

Fourth, concerning strategies for dealing with challenges, the study revealed that different strategies are used by Ghanaian immigrant entrepreneurs to cope with the various challenges that they confront. Among such strategies are developing resiliency and psychological strength, forming a base network of customers as a form of social capital, taking a backstage role and in some cases adopting a 'faceless' approach in the operation of the business (winning clients and signing contracts on the phone). Of these strategies, the most profound one that adds to the existing literature on immigrant entrepreneurship is the backstage role and 'faceless' business transaction by the entrepreneurs. The concept of "backstage" is not entirely new in the field of sociology. Sociologist Goffman (1959) theorized what he calls 'the presentation of self in everyday life' by using frontstage and backstage concepts. He explained that people present themselves in daily life through impression management by having a front stage and a backstage.

To him, while the front stage is visible and open to the public, a backstage is a place that belongs to the individual, and it is private and invincible to the public. Thus, the success of the front stage depends on the backstage activities of the person. In this study, Ghanaian immigrant entrepreneurs' management strategies to ameliorate the challenge of race and accent in their business operation depict Goffman's concept of backstage management. This study found that entrepreneurs employed Caucasians as assistants and secretaries to be the face of their business and they operate from the backstage as well as make and sign deals over the phone. This finding adds to the growing literature on immigrant entrepreneurs' survival and growth strategies.

Chapter Nine

Conclusion, Policy Implication, and Limitations and Recommendations for Future Research

9.1: Introduction

This chapter entails conclusion, policy implications of the study's findings and the role the policymakers can play in supporting immigrants' business activities. The final section outlines limitations of the study and suggests some recommendations for future research.

9.2. Conclusion

The major thrust of this research study that focuses on Ghanaian immigrants in the Canadian Prairies is an exploration of their transnational entrepreneurial activities with the following specific objectives: to determine the factors which motivate Ghanaian immigrants to engage in transnational entrepreneurship in Canada; second, to explore the sources of capital (financial and human) for establishing transnational business enterprises; third, to examine Ghanaian immigrant entrepreneurs' cross-border activities that constitute transnational entrepreneurship; and fourth, determine the challenges confronting these entrepreneurs in carrying out their entrepreneurial activities in Canada and/or in Ghana and the strategies to ameliorate the challenges. Past studies on immigrants' entrepreneurship mostly lumped immigrants into categories based on Statistics Canada's categorization such as the Black, Caucasian, Asian, and others. Research that uses this categorization does give a little insight into the actual experiences of participants because within each category, such as the blacks, there are different immigrant groups from various countries

with diverse cultural backgrounds and different migration and business experiences. This study focuses on Ghanaian immigrant entrepreneurs to document their entrepreneurial experiences. Canada's immigration system has a category called Business Class for immigrants who come to Canada as entrepreneurs. The purpose of this group is to do business; however, there are others who migrate to Canada in other categories such as skilled worker, provincial nominee, family unification, and refugee program, who become entrepreneurs for various reasons. This indicates that theoretically, Canada has two sets of entrepreneurs - business class entrepreneurs and immigrants who became entrepreneurs after migration. It is the latter that constitutes the subject of this study. The experiences of these two types of entrepreneurs are different because the former set is better prepared for business than the latter; thus, the entrepreneurial experiences, such as access to capital and set-up processes differ considerably. All the Ghanaian immigrants included in this study belong to the latter category. The study used a qualitative approach to document the in-depth experiences of the entrepreneurs. The adopted in-depth interviews and focus group discussions provided the respondents the opportunity to narrate their lived entrepreneurial experiences.

This study revealed that a quarter of the respondents arrived in Canada between the 1960s and 1980s, 45percent came in the 1990s, and 30 percent in the 2000s. Based on the respondents' narratives, their decisions to become entrepreneurs were motivated by varied reasons and reflected each participant's unique adjustment and integration into Canada as well as experiences attained from their homeland. The entrepreneurial activities of Ghanaian immigrants include wholesale and retailing of ethnic products; health-related services such as doctors, home care providers, financial consultants, lawyers, and other related professional services. These entrepreneurial activities for Ghanaian immigrants were not limited to Canada but transcended

national borders that connected the immigrants to their country of origin. The transnational entrepreneurial activities of Ghanaians included import and export, having an overseas establishment especially in the country of origin, and outsourcing of jobs. This study has contributed significantly to the literature in several ways:

First, studies on immigrant entrepreneurship that group immigrants into broader categories such as Blacks, Asians and others miss out on certain unique characteristics that are specific to ethnic groups within the larger racial categorization regarding culture and ways of doing business. For example, the 2011 National Household Survey (NHS) reports that there were 945,665 Blacks in Canada, with descendants from Africa and the Caribbean constituting 2.9 percent of Canada's population. The ethnocultural backgrounds of the Black population in Canada vary in terms of native language and other cultural factors although the skin pigmentation is the same. Similarly, the migration patterns of Black immigrants in Canada vary considerably. According to Anderson (1993), Canada introduced the West Domestic Scheme in 1955 to purposely bring women aged between 18 and 35, with a minimum education level of a eighth grade, from Jamaica and Barbados to be domestic servants. The experiences of Black women from Jamaica and Barbados under this scheme are different from other Black women from Africa who migrated to Canada under the Family Unification program regarding settlement and adaptation. Also, studies on immigrant entrepreneurship in general in Canada have predominantly focused on immigrants from Asia, particularly those from China (see Li, 2005; Wong and Ng, 1998; Ng and Wong, 2002; Wong, 2004; Ley, 2006; Chen, 2007; Kwak and Hiebert, 2010). The dominance of research on entrepreneurs from Asia is based on the fact that the majority of these entrepreneurs entered Canada through the business class category of Canada's immigration system (Hiebert, 2003; Ley, 2006; Kwak and Hiebert, 2010). For

example, Ley claims that Korean and Chinese individuals are associated with high levels of self-employment in Canada. In this vein, researchers' focus on these entrepreneurs is not out of place.

However, there are other immigrants, mainly from Sub-Saharan Africa, who entered Canada through other categories but later become entrepreneurs to whom researchers have paid less attention. Even the few studies (see Uneke, 1996; Lo et al., 2000; Knight, 2004) conducted on self-employed blacks were limited in scope. For example, Uneke's study was a comparative analysis of small business ownership between blacks and Chinese in Toronto, and Knight's research was on black Canadian self-employed women. Although these studies highlighted some of the contributions that black entrepreneurs are making in regards to creating employment and their overall contribution to the Canadian economy, these studies are inadequate to analyze and describe the lived experiences of African immigrant entrepreneurs. From this perspective, it is vital that research is conducted on immigrants who became entrepreneurs after migration to contribute to the existing literature on immigrant entrepreneurship in general. By focusing on Ghanaian immigrant entrepreneurs out of the broader category of blacks, the study provides a further understanding of what motivates a particular group of immigrants for taking up entrepreneurship.

The study reveals that internalization of entrepreneurial values among Ghanaian immigrant entrepreneurs through socialization or the learning of skills or trade are unintended factors in the motivation towards entrepreneurship. Along with this point, the study further reveals that family consideration is a major influence on Ghanaian immigrants' decision to embrace entrepreneurship. These findings are unique and would have been missed if different ethnic groups were lumped together into one category. Also, this is contrary to previous studies that found credential devaluation, discrimination, and the inability to find jobs in the mainstream

labour market to be the major motivating factors that drive immigrants towards entrepreneurship. These findings demonstrate some of the strengths of focusing on one particular group in research, such as having an in-depth discussion on the phenomenon, how the history and culture of the group affect the phenomenon, etc., as shown in this study. On the other hand, one weakness of a study that focuses on one group is the generalizability of the findings. In spite of this weakness, the unique findings contribute to the literature on the phenomenon.

Second, the study adds to the growing literature on transnationalism, explicitly transnational entrepreneurship. Transnationalism, which has become a significant framework for analyzing immigrants' connections and ties to both home and host countries in various ways, has proved to be a useful concept in the analysis and discussion of Ghanaian immigrants' entrepreneurial activities. This study shows that Ghanaian immigrant entrepreneurs sustain ties with family, friends, and business associates in their home country and other parts of the world for the purpose of doing business and other related activities. The study further reveals that modern technologies in transport and telecommunication make Ghanaian immigrants' cross-border business activities more convenient and faster, and significantly reduce the physical travel of entrepreneurs. Faster transport, such as cargo planes for the importation of products from the homeland and export of goods and ideas to the homeland, and communication tools such as smartphones, fax, and the Internet help entrepreneurs transact business without physical movement. These findings show some unique experiences that transnational immigrant entrepreneurs have compared to non-transnational immigrant entrepreneurs. One of the unique benefits that transnational immigrant entrepreneurs have over non-transnational immigrants is the opportunity to identify resources in different places, particularly in their home and host countries (Levie, Smallbone, and Minnitti, 2009). In the case of this study, entrepreneurs have

invested and established businesses in their homeland through their ties and connections to the country of origin. Another unique experience factor that transnational immigrant entrepreneurs have is the familial relationships and non-familial ties in both home and host countries for business and other purposes. These ties do not only help transnational entrepreneurs to start a business but continue throughout and even beyond business to include social and political endeavours. Transnational immigrant entrepreneurial activities make them constantly visible (physically or symbolically) in their home country. To some of the entrepreneurs, the constant travels and their import and export activities make them visible while others have their visibility through their investments and the businesses that they have established. As this study has shown, some of the transnational entrepreneurs' engagement in their country of origin was for symbolic purposes. These findings add to the growing literature on transnationalism, a situation in which migrants continue to create new and faster ways to have simultaneous relations with family and friends in their homeland and other parts of the world.

Third, the challenges that immigrant entrepreneurs faced and covered in the existing literature include access to capital (both human and non-human), knowledge of the host society's business environment, and the issue of race. In addition to the previous studies, this study reveals another challenge which is the lack of a good Canadian credit history in order to obtain access to credit from financial institutions. This study further demonstrates that race is a challenge to Ghanaian immigrant entrepreneurs, leading to constant questioning of their competence and abilities to become an entrepreneur based on the colour of their skin and accent. This trend results in emotional and psychological damage of confidence as well as a loss of clients and effects on other related business activities. This finding adds to the conversation on racism in previous studies that saw racism through the lenses of discrimination regarding access to jobs in

the labour market, credential devaluation, and other related factors. Another challenge revealed in this study is the lack of knowledge by some customs officers regarding ethnic products, resulting in their tendency to confiscate such products as not eligible to enter Canada without regard to the certification that accompanied the products. Furthermore, study subjects reported what they called delay tactics by some customs officers, which prevented their products from entering Canada with the excuse that the goods are under routine checks.

Fourth, past studies on immigrant entrepreneurship have tended to focus more on the challenges and less on how immigrant entrepreneurs themselves deal with or develop strategies to confront the problems that they face. This study shows that Ghanaian immigrant entrepreneurs develop coping strategies to navigate through their challenges to sustain their businesses. One common strategy that runs through all entrepreneurs' narratives is resiliency coupled with persistence, initiative, and creativity. The supportive social environment such as that which immigrant communities provide constitutes emotional support in their entrepreneurial activities. Also, the community support becomes a strategic starting point for many of the Ghanaian immigrant entrepreneurs to establish their customer base and nurture and grow their businesses, creating the immigrant entrepreneurs' niche market.

This study revealed another profound strategy, which I term "back-stage-role". It involves entrepreneurs employing other people such as Caucasians to be the face or gate-keeper of the business while they remain in the background. An additional strategy used to deal with the issue of racial and linguistic prejudice is that of "faceless transactions", a process whereby immigrant entrepreneurs conclude business deals over the phone because of the disadvantage of their colour and the advantage of a Canadian accent. These and other strategies outlined above gave the entrepreneurs comparative advantage over other entrepreneurs, especially in the niche

marketing approach. These findings add to the literature on immigrant entrepreneurship specifically in the area of finding ways to overcome their problems, a subject on which not much has been done. Entrepreneurship in Canada is vital because it creates employment and boosts the economy. Making sure that entrepreneurship can contribute the maximum economic advantage and have the needed impact requires that government and business institutions support entrepreneurs to overcome the challenges they face through policies and programs.

9.3: Policy Implication

In Canada, entrepreneurship plays an important role in the economic and social development of the nation because it creates jobs and leads to innovation. Immigrant business communities have gradually evolved from being entities whose sole purpose is to serve the immigrants themselves to serving the wider population and thus contributing to the cultural life of the host country. Over the years, immigrants have been a large and growing source of entrepreneurship, with many now engaging in transnational economic activities (Tal, 2003; Hiebert and Ley, 2003). This development has significant policy implications as it affects both immigrants' integration into Canada as a host country and the economic development of their homeland. First, it provides an alternative way for immigrants to integrate economically into the host country. Second, it facilitates cross-border activities of investment and the transfer of knowledge and other resources. Third, transnational entrepreneurship brings about cultural diversity through the import of goods, particularly ethnic products into the host country. By promoting cross-border exchanges of ideas and technology, ethnic businesses have become important players in promoting transnational entrepreneurship. Cross-border networks and new communication technologies provide ethnic entrepreneurs an opportunity to participate in transnational economic activities. Despite their significant role, there are challenges that immigrant entrepreneurs

confront in their transnational economic activities that the native-born population do not confront.

The narratives of the entrepreneurs suggest the imperativeness for the government, policy makers, and institutions to look at existing barriers to immigrant business development from a multicultural perspective in order to make Canada a destination of choice for immigrants who later become entrepreneurs in view of the competitive nature of the global world in attracting investment. Although defining a federal government role in supporting economic development for immigrant entrepreneurship is complex since some provinces have their procedures for admitting immigrants, the government can provide support in at least one situation. The findings of this study have shown that finance or access to capital is one of the major challenges that immigrant entrepreneurs confront hence, the need for government to help by making access funds available for start-up or expansion of enterprises after vetting for those businesses that are most likely to succeed. Although the government of Canada allots venture capital for new and existing immigrant entrepreneurs, the difficulty is the process one has to go through to access it. Based on the participants' narratives, the process to access this capital is very long and sometimes discriminatory based on race.

Awareness needs to be made of the programs that already exist and provide additional technical assistance to immigrant-owned businesses, particularly in the areas dealing with import and export regulation, licensing, and marketing. This aspect is vital because, grassroots (micro level) transnational entrepreneurs are different from those at the macro level such as multinational companies that know more about international trade, investment, and international transactions. In this study, the majority of entrepreneurs who import products face major challenges with customs officials while clearing their products from the ports particularly the

ethnic products. Customs officers are apparently unfamiliar with many of the ethnic products; hence, they declare most of them unwholesome despite the accompanying import certificates for the products. This imposes a huge cost on the entrepreneurs and also affects the smooth running of their business. Thus, it is imperative that government continues to provide training to customs officials, and to update information about ethnic products so that the official are familiar with the ethnic goods that come into Canada. This will help prevent delays and unnecessary confiscation of products. On the issue of racism as a challenge to these entrepreneurs, it is important that institutions, both private and public, find new ways to deal with it. Existing studies on race argue that racism in Canada has moved from overt to covert forms, especially against visible minorities who face new forms of racism such systemic, polite, and subliminal racism. The narratives of the participants in this study point to this new kind of racism as a challenge they face in their business operations.

9.4: A Final Note, Limitation and Future Research

The findings of this study contribute to established literature on immigrant entrepreneurship in general and particularly cross-border activities. In some cases, the results are consistent with existing literature. The major contributions of this study are as follows: (1) the role of culture and the influence of family in both host and home countries in driving immigrants towards entrepreneurship, (2) highlighting of additional challenges that immigrants who became entrepreneurs after migration face, such as the lack of a credit history in order to access loans,(3) detailed account of the entrepreneurs' transnational business activities through import, export, and business establishment in the homeland, and (4) strategies that immigrant entrepreneurs have developed to overcome their challenges, such as resiliency, back-stage-role and faceless transactions. These findings are important in filling the gaps in existing literature on immigrant

entrepreneurship. It is important to recognize at this point that there are limitations in this study and there is a need for future research.

9.4.1: Limitation of the Study

The first limitation of this study lies in the fact that the population was purposefully selected. As Marshall (1996) explained, purposive sampling identifies varied characteristics within the target population and then selects participants that match the objective of the study. In this vein, the study selected Ghanaian immigrant entrepreneurs out of Canada's immigrant population based on the objectives of the study which are: (i) to determine the factors that motivate Ghanaian immigrants to engage in transnational entrepreneurship; (ii) to explore the sources of resources (financial and human) used in establishing transnational business enterprises; (iii) to examine the Ghanaian immigrant entrepreneurs' transnational activities in order to determine how they engage in these activities and the roles social capital and reciprocity play in their entrepreneurial activities; and (iv) to determine the challenges that Ghanaian immigrants face in carrying out their entrepreneurial activities in Canada and/or in Ghana. One major limitation of the purposive sample is the lack of generalizability that is the degree to which the findings of a study can be generalized from the sample to the entire population (Polit and Hungler, 1991, p. 645).

The quantitative research method is assumed to have an advantage of generalizability based on probability sampling coupled with a large sample size and statistical expression that can be extrapolated (Bryman, 2004). Because this study's population was purposively selected to achieve the objectives stated above and to fill a literature gap, the study's generalizability is limited. The findings of this study are limited and not generalizable to all immigrant entrepreneurs in Canada. For example, one of the results of this study indicates that family

influence both in the host country and country of origin motivated Ghanaian immigrants to become transitional entrepreneurs. This finding is limited because of the subjective nature of the participants' narratives based on culture and reciprocity. Because of this subjectivity of the participants' accounts, the application of the findings to an entire immigrant population of entrepreneurs would be less profound for the general conclusion. Coupled with the sampling method is the sample size of the study, which is made up of 40 respondents. This size makes it difficult to collect inferential statistics in order to make a generalization. Inferential statistics allows the researcher to generalize and make a conclusion about larger population based on a sample. The sample size of the study is not large enough to make an inference. Notwithstanding the above limitations, it must be noted that the idea behind this study is not to make generalizations. It is aimed at exploring a particular immigrant group, that is, Ghanaian immigrants in the Canadian Prairies, to fill the existing gap in the literature on immigrant transnational entrepreneurial activities as articulated in the previous chapters.

This study adopted a qualitative paradigm that aims to understand the social world from the perspective of the participants selected through their narratives (Wildemuth, 1993). Kemmis (1980) further posits that the unique value of a qualitative approach lies in its connection to the real world, and its ability to describe the respondents' actions in their social and historical contexts. This study is framed within the above context, and though the sample size may be statistically small, the findings are valuable. Furthermore, as Hammersley (1992) argues, if evidence from other studies confirms research findings, it is possible for the study to make some generalization notwithstanding the size of the sample. In line with this argument, some of the findings of this study confirm evidence from existing literature. For example, findings on the challenges that Ghanaian immigrant entrepreneurs faced, such as racism, language, and finance

confirm some findings in existing literature (Zong, 2007; Teixeira, Lo, and Truelove, 2007; Lo and Teixeira, 2015). Due to the broad and complex nature of immigrants' entrepreneurship, particularly transnational entrepreneurship, it is imperative for more studies to be conducted to understand the complexities of this field as recommended in the section below.

9.4.2: Recommendations for Future Research

This study is a significant step in filling the gap in research on immigrant entrepreneurship. However, more research is needed in this field of which some recommendations are made. First, a comparative study on entrepreneurs along the same lines involving immigrants from different ethnic groups is needed to establish the extent to which they differ or merge.

Second, more studies are needed to document experiences of immigrant entrepreneurs who entered Canada not as entrepreneurs, investors or under the business class category. Third, comparative studies are required of immigrants who entered Canada as entrepreneurs and immigrants who became entrepreneurs in Canada. These studies will provide more understanding of immigrant entrepreneurs from different perspectives regarding experiences, challenges, and coping strategies. Fourth, further research may focus on utilizing other research designs, such as quantitative methodology to capture some of the complexities in immigrant entrepreneurship through a statistical procedure that this study is limited. All these would assist government and policy makers to tailor their strategies and policies to assist entrepreneurs accordingly to be successful.

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Appendix A – Individual Interview Guide

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Working with my supervisor:

Professor Patience Elabor-Idemudia (Principal Investigator)

Department of Sociology

University of Saskatchewan

Tel #: 306-966-6933

Email: patience.elabor-idemudia@usask.ca,

Introduction of Research

We are currently conducting a research project titled *Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic Activities in the Canadian Prairies*. The study aims at determining the factors that motivate Ghanaian immigrants to engage in transnational entrepreneurship, the sources of resources (financial and human) used in establishing transnational business enterprises, and the challenges confronting Ghanaian immigrants in carrying out their entrepreneurial activities in Canada and/or in Ghana. You have been identified as Ghanaian entrepreneur. This is an invitation for you to participate in an in-depth interview related to the above subject matter.

You may only answer questions you feel comfortable with and you may withdraw from the research at any time and will not be obliged to explain or face any penalty. However, if your wish to withdraw from the study after the completion of data collection and data analysis has already been embarked upon, it may be impossible to do so since some aspects of research dissemination would have already taken place. This interview will take approximately 50 minutes. Thank you for the permission to grant this interview.

IN-DEPTH INTERVIEW GUIDE

Participant pseudonym.....

Demographic/Socio-Economic Status

Age: ☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-64 ☐ 65-74 ☐ 75 and over

Gender

Place of Origin (Ghana)

Level of Education: ☐ High school certificate ☐ College ☐ Diploma ☐ Bachelor's degree ☐

Master's degree ☐ Doctorate degree

Occupation

Marital Status

Where spouse is residing

Number of Children (if any)

Where children are residing

Date of Arrival in Canada

Immigration Status upon arrival

Current Immigration Status

Accompanying family members upon arrival

Place of first arrival

Place of origin in Ghana:

Current place of residence in Canada

Reasons for coming to Canada

Were you self employed or a paid worker in that country?

Date of establishment of business in Canada?

Number of Ghanaian and non-Ghanaian employees in the business (Full-time and part-time)

What are some of the advantages and disadvantages of hiring Ghanaians to work in your business?

a. Motivations Ghanaians immigrants to become transnational entrepreneurs?

What motivated you to start your own business?

Did you try to find a paid job upon arrival in Canada?

Were you successful? What were some of your experiences in this process?

Did family members, friends, and financial institutions in Canada or Ghana influence your decision to start this business?

Have you ever received any training in entrepreneurship?

If so, did you acquire any skills or receive a diploma?

Did this training play a role in setting up this business?

Are you applying your acquired skills to your business?

What is the nature of your business?

b. Sources of resources used in establishing business enterprises?

What resources did you use to start this business? Where did you get your initial capital to start this business?

Did friends or family in Ghana or Canada assist you financially or in any other way, like advice etc?

If they did, tell me how family members and/or friends, and financial institution have assisted you financially, through advice etc?

Did any organizations in Ghana or Canada help you?

Did you receive any governmental assistance in Ghana or Canada with your business activities?

If yes, tell me about the help that you received

Tell me about your business partners (probe: are your partners Ghanaians)?

Tell me about your relationship with your other business partners (family, friends)?

I want to learn a little about the competition you face in your business. Tell me about the business competition that you face

Are there other businesses similar to yours in your neighbourhood?

Probe: Does the competition come from other businesses serving Ghanaians?

Probe: Are most of your competitions in Canada or Ghana?

c. Ghanaian immigrant entrepreneurs' transnational activities

Do you have any other business/s in Ghana or elsewhere?

Can you tell me a bit about this other business?

Does it present different opportunities or challenges?

Does anyone help you with the other business? Where do they live? How do they provide assistance?

What is/are the most frequent mode (s) of communication you use to communicate with your business partners in Ghana or elsewhere?

How many times in a year do travel to Ghana in a year? Do you engage in formal or informal business activities while in Ghana?

How often do you make telephone calls to Ghana? What is the purpose? Who do you call?

How many times do you email Ghana? What is the purpose? Who do you phone?

Do you use Skype in your business communications? If yes, how often do you use Skype?

Do you import any goods from Ghana? How? Why?

If yes, can you describe the ones you import from Ghana or elsewhere?

Are these products not available in Canada?

d. Ties and social capital used in conducting entrepreneurial business

How have family relationships in Ghana and /or in Canada helped your business operation in Canada?

What forms of assistance (financial, advice, child care, etc) have you received from family in Canada or Ghana?

How have family relationships in Ghana/ in Canada hindered your business operation in Canada?

How have organizational ties in Ghana / in Canada helped your business operations in Canada?

How have organizational ties in Ghana / in Canada hindered your business operations in Canada?

Do you or your business belong to any association or organization in Canada?

If yes, what kind of organization – social, religious.....

Do you or your business make any contributions (voluntary, financial contributions etc) to the association you belong to?

What are the business advantages you gain from belonging to this association?

Tell me about the business disadvantages? Probe: Does your membership in this association provide challenges to running your business?

e. Patrons of Ghanaian immigrants' entrepreneurial activities

Who are your target customers?

What are the demographic characteristics of your customers? Probe: male, female, white, black etc?

Tell me about your customer base. Who buys your goods/service? Probe: Do Ghanaian immigrants constitute a major part of your customer base?

How did your customers get to know your products or services?

f. Challenges Ghanaian immigrants confront in their entrepreneurial activities in both Canada and Ghana?

Can you tell me some of the initial challenges you faced when you started this business

(Financial, cultural, customer base, Access to products etc)

Can you mention any challenges you are currently encountering in your business?

(Financial, cultural, customer base, Access to products etc)

Based on your experience in the business, what would you do differently if you were to start this migration process over again?

THANK YOU!

Appendix B – Focus Group Interview Guide

Room 1019, 9 Campus Drive
Saskatoon SK S7N 5A5 Canada
Telephone: (306) 966-6947
Facsimile: (306) 966-6950
E-mail: sociology@usask.ca

Introduction of Researchers

My name is:

Amos Nkrumah
PhD Candidate

Department of Sociology

University of Saskatchewan

Tel #: 306-880-0754

Email: amn725@mail.usask.ca

Working with my supervisor:

Professor Patience Elabor-Idemudia (Principal Investigator)

Department of Sociology

University of Saskatchewan

Tel #: 306-966-6933

Email: patience.elabor-idemudia@usask.ca,

Introduction of Research

We are currently conducting a research project titled *Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic Activities in the Canadian Prairies*.

The study aims at determining the factors that motivate Ghanaian immigrants to engage in transnational entrepreneurship, the sources of resources (financial and human) used in establishing transnational business enterprises, and the challenges confronting Ghanaian immigrants in carrying out their entrepreneurial activities in Canada and/or in Ghana. You have been identified as Ghanaian entrepreneur. This is an invitation for you to participate in focus group discussions related to the above subject matter. You may only answer questions you feel comfortable answering and you may withdraw from the research at any time and will not be obliged to explain or face any penalty. However, if you wish to withdraw from the study after

completion of data collection and data analysis, it may be impossible to do so since some aspects of research dissemination would have already taken place. This interview will take approximately an hour.

Thank you.

FOCUS GROUP DISCUSSION GUIDE

Participant pseudonym.....

What motivated each of you to set up your business?

What are the benefits/challenges you face as an immigrant Ghanaian entrepreneur in Canada?

Can you tell me something about these relationships?

How important are relationships with people and industries in Ghana with helping you run your business in Canada?

What have been the effects (positive or negative) of the association(s) that you have joined for business reasons?

THANK YOU!

Appendix C – Letter of Invitation (Individual Interview)

Letter of Invitation (In-depth Interviews)

Saskatoon SK S7N 5A5 Canada
Telephone: (306) 966-6947
Facsimile: (306) 966-6950
E-mail: sociology@usask.ca
January 1, 2014

Dear Sir/Madam,

We are currently conducting a research project titled *Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic Activities in the Canadian Prairies*. The project has been approved by the Behavioral Research Ethics Board of the University of Saskatchewan [insert number.....] and the researcher is, therefore, under strict obligation to observe all ethical implications of the study, including the protection of your confidentiality, anonymity and freedom to withdraw at any stage from the study.

Data collection will involve in-depth interviews, which are expected to be conducted between January and April, 2014 in three Canadian Prairie cities (Saskatoon, Calgary, and Winnipeg). The in-depth interview in-depth interviews will be tape recorded but you may ask that the recording device be turn off any time during the interviews. The procedures will require commitment of 50 minutes for in-depth interview sessions. The date and time will be discussed with you. Also the date, time and venue for the in-depth interview will also be arranged with you if you choose to participate. If the need arises, further meetings or correspondence will be negotiated during the four months period of data collection. Your willingness to participate in the in-depth interview will be highly appreciated as knowledge generated from the in-depth interviews will help deepened the understanding of transnational entrepreneurship among immigrants, especially the visible minorities in Canada. Should you require further information regarding this research study, please do not hesitate to contact the researchers listed below by phone or email.

Thank you for your time.

Sincerely,

Amos Nkrumah

PhD Candidate

Department of Sociology

University of Saskatchewan

Tel#: 306-880-0754

Email: amn725@mail.usask.ca

Professor Patience Elabor-Idemudia

Principal Investigator

Department of Sociology

University of Saskatchewan

Tel#: 1-306-966-6933

Email: patience.elabor-idemudia@usask.ca

Appendix D – Letter of Invitation (Focus Group)

Letters of Invitation (For FGDs)

Room 1019, 9 Campus Drive
Saskatoon SK S7N 5A5 Canada
Telephone: (306) 966-6947
Facsimile: (306) 966-6950
E-mail: sociology@usask.ca
January 1, 2014

Dear Sir/Madam,

We are currently conducting a research project titled *Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic Activities in the Canadian Prairies*. The project has been approved by the Behavioral Research Ethics Board of the University of Saskatchewan [insert number.....] and the researcher is, therefore, under strict obligation to observe all ethical implications of the study, including the protection of your confidentiality, anonymity and freedom to withdraw at any stage from the study.

Data collection will involve focus group discussions (FGDs), which are expected to be conducted between January and April, 2014 in three Canadian Prairie cities (Saskatoon, Calgary, and Winnipeg). The FGDs will be tape recorded but you may ask that the recording device be turned off any time during the interviews. The procedures will require commitment of at least one hour for the FGDs. The date and time for the FGD will be discussed with you. If the need arises, further meetings or correspondence will be negotiated during the four months period of data collection. Your willingness to participate in this FGDs will be highly appreciated as it will help deepened the understanding of transnational entrepreneurship among immigrants, especially the visible minorities in Canada. Should you require further information regarding this research study, please do not hesitate to contact the researchers listed below by phone or email.

Thank you for your time.

Sincerely,

Amos Nkrumah

PhD Candidate

Department of Sociology

University of Saskatchewan

Tel #: 306-880-0754

Email: amn725@mail.usask.ca

Professor Patience Elabor-Idemudia

Principal Investigator

Department of Sociology

University of Saskatchewan

Tel#: 1-306-966-6933

Email: patience.elabor-idemudia@usask.ca

Appendix E - Consent form (Individual Interview)

Room 1019, 9 Campus Drive
Saskatoon SK S7N 5A5 Canada
Telephone: (306) 966-6947
Facsimile: (306) 966-6950
E-mail: sociology@usask.ca
January, 2014

Participant Consent Form (In-depth Interview Participants)

You are invited to participate in a research project title: Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic Activities in the Canadian Prairies.

Researcher(s): Amos Nkrumah (PhD Candidate)

Department of Sociology
University of Saskatchewan Campus
Tel #:306-880-0754
Email: amn725@mail.usask.ca

Supervisor: Professor Patience Elabor-Idemudia (Principal Investigator)

Department of Sociology
University of Saskatchewan Campus
Tel #: 306-966-6933
Email: patience.elabor-idemudia@usask.ca

Objective(s) of the Research: The study seeks to:

- i. Determine the factors that motivate Ghanaian immigrants to engage in transnational entrepreneurship;
- ii. Explore the sources of resources (financial and human) used in establishing transnational business enterprises;
- iii. Examine the Ghanaian immigrant entrepreneurs' transnational activities in order to determine how they engage in these activities;
- iv. Explore the connections and the ties (networks) established that constitute the social capital adopted by Ghanaian immigrants to carry out their transnational business activities;

- v. Determine the patrons of Ghanaian immigrants' transnational entrepreneurial activities are;
- vi. Determine the challenges confronting Ghanaian immigrants in carrying out their entrepreneurial activities in Canada and/or in Ghana.

Procedures:

- Data collection will involve in-depth interviews, which are expected to be conducted between January and April, 2014 in three Prairie cities – Saskatoon, Calgary, and Winnipeg in Canada. The in-depth face-to-face interview will require a time commitment of at least 50 minutes. If the need arises, further meetings or correspondence will be negotiated during the four months period of data collection.
- Transcripts of this interview will be sent to you for a transcript review discussion at the end of the data collection process and prior to writing the final report for validation, necessary corrections or clarifications; and for addition, alteration, or deletion of information as you deem fit.
- If after the verification and the transcript appears satisfactory to you, the researcher will ask you to sign a transcript release form.
- Paraphrased sections of transcript text from the interview may be used when reporting the study's findings during presentations and in academic journals; please note that pseudonyms will be used to report these data, unless you state otherwise.
- Participants may ask to have the recording device turned off at any time during the in-depth interview.
- Please feel free to ask any questions regarding the procedures and goals of the study or your role as a participant.

Funded by: Self

Potential Risks:

- Anticipated emotional risk associated with this research is minimal.
- **To address risk(s):** You may answer only questions you are comfortable with and also you are free to withdraw from the study at any time. The researcher will also be available during and after the study to deal with any of your questions or concerns.

Potential Benefits:

- There are no direct benefits to participants but in general the study is expected to broaden and deepen our understanding on immigrant entrepreneurship in Canada and the challenges they are facing especially visible minority entrepreneurs.
- The study will add to the existing literature on entrepreneurship in Canada, more especially the transnational dimension of it.
- Additionally, findings of the study could help improve upon programs and policies on immigration.

Confidentiality:

- Information provided during this research remains confidential. Nothing in the research report will be attributed to you directly unless you state otherwise. Pseudonyms will be used to protect your identity when the study findings are disseminated. Statements you make may be quoted but your identity or name will not be used.
- **Due to nature of the process of identifying participants and the size of the sample, there may be some limits to confidentiality. However, adequate care will be taken to protect the information you provide. Information gathered from you will be stored in secured cabinets and computer files.**
- **Storage of Data:**
 - Data provided will be stored in a secured location separated from the consent forms in the Principal Investigators office in the Department of Sociology for five years.
 - When the data is no longer required, it will be destroyed (soft copy documents will be deleted while paper documents will be shredded).

Right to Withdraw:

- Your participation is voluntary and you can answer questions you feel comfortable answering. You may withdraw from the research at any time and will not be obliged to explain or face any penalty.
- Should you wish to withdraw kindly indicate this desire to the researcher using the contact details provided at the top of this form. Upon withdrawal, your data will be destroyed immediately and will not be used as part of the study. If your wish to withdraw from the study is at the completion of data collection and data analysis has already been embarked upon, it may be impossible to do so since some aspects of research dissemination will have already taken place.

Follow up:

- Results of the study will be sent to participants who indicate their interest in the report on the transcript release form which will be sent to you after data has been transcribed.
- A summary of the study's findings will be published on the Department of Sociology website (<http://www.departmentofsociology.sk.ca/research>).

Questions or Concerns:

- Contact the researcher(s) using the information at the top of page 1
- This research project has been approved by the University of Saskatchewan Research Ethics Board. Any questions regarding your rights as a participant may be addressed to these Boards through the UOS Research Ethics Office ethics.office@usask.ca (306) 966-2975. Out of town participants may call toll free (888) 966-2975.

Consent [SELECT APPROPRIATE OPTION(S) FROM BELOW]:

There are several options for you to consider if you decide to take part in this research. You can choose all, some or none of them. Please put a check mark on the corresponding line(s) that grants me your permission to:

I grant permission to be audio taped: Yes: ____ No: ____

I wish to review the transcript of this interview Yes: ____ No: ____

Continued or On-going Consent:

- Please note, if there is need for follow-up interviews, written consent will be sought again.

Option 1 - SIGNED CONSENT

Your signature below indicates that you have read and understand the description provided; I have had an opportunity to ask questions and my/our questions have been answered. I consent to participate in the research project. A copy of this Consent Form has been given to me for my records.

| | | |
|--|--|----------------------|
| _____ <i>Name of Participant</i> | _____ <i>Signature of Participant</i> | _____ <i>Date</i> |
| _____ <i>Researcher's Signature</i> | _____ <i>Date</i> | |

Option 2 - ORAL CONSENT

Oral Consent: If on the other hand the consent has been obtained orally, this should be recorded. For example, the Consent Form dated, and signed by the researcher(s) indicating that "I read and explained this Consent Form to the participant before receiving the participant's consent, and the participant had knowledge of its contents and appeared to understand it." In addition, consent may be audio or videotaped.

| | | |
|--|--|----------------------|
| _____ <i>Name of Participant</i> | _____ <i>Signature of Participant</i> | _____ <i>Date</i> |
| _____ <i>Researcher's Signature</i> | _____ <i>Date</i> | |

A copy of this consent will be left with you, and a copy will be taken by the research

Appendix F – Consent Form (Focus Group)

Room 1019, 9 Campus Drive
Saskatoon SK S7N 5A5 Canada
Telephone: (306) 966-6947
Facsimile: (306) 966-6950
E-mail: sociology@usask.ca
July 4, 2013

Participant Consent Form (for FGD Participants)

You are invited to participate in a research project title: Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic Activities in the Canadian Prairies.

Researcher(s): Amos Nkrumah (PhD Candidate)

Department of Sociology

University of Saskatchewan Campus

Tel #: 306-880-0754

Email: amn725@mail.usask.ca

Supervisor: Professor Patience Elabor-Idemudia (Principal Investigator)

Department of Sociology

University of Saskatchewan Campus

Tel #: 306-966-6933

Email: patience.elabor-idemudia@usask.ca,

Objective(s) of the Research: This study seeks to:

- Determine the factors that motivate Ghanaian immigrants to engage in transnational entrepreneurship;
- Explore the sources of resources (financial and human) used in establishing transnational business enterprises;
- Determine the challenges confronting Ghanaian immigrants in carrying out their entrepreneurial activities in Canada and/or in Ghana.

Specifically, the Focus Group Discussions (FGDs) will be used to explore how connections, ties relationships build within Canada and across borders help immigrants' entrepreneurs to run their business in Canada.

Procedures:

- Data collection will involve focus group discussions (FGDs) which are expected to be conducted between January and April, 2014 in three prairie cities (Saskatoon, Calgary, Winnipeg) in Canada. If the need arises, further meetings or correspondence will be negotiated during the four months period of data collection.
- Transcripts of FGDs will be sent to you for a transcript review discussion at the end of the data collection process and prior to writing the final report for validation, necessary corrections or clarifications; and for addition, alteration, or deletion of information from the transcripts as you deem fit.
- If after the verification the transcript is satisfactory to you, the researcher will ask you to sign a transcript release form.
- Paraphrased sections of transcript text from the FGDs may be used when reporting the study's findings during presentations and in academic journals; please note that pseudonyms will be used to report these data, unless you state otherwise.
- Participants may ask to have the recording device turned off at any time during the in-depth interview.
- Please feel free to ask any questions regarding the procedures and goals of the study or your role as a participant.

Funded by: Self

Potential Risks:

- Anticipated emotional risk associated with this research is minimal.
- **To address risk(s):** You may only answer questions you are comfortable with and also you are free to withdraw from the study at any time before analysis and writing of report. The researcher will also be available during and after the study to deal with any of your questions or concerns. You can contact him directly.

Potential Benefits:

- There are no direct benefits to participants but in general the study is expected to broaden and deepen our understanding on immigrant entrepreneurship in Canada and the challenges they are facing especially visible minority entrepreneurs.
- The study will add to the existing literature on entrepreneurship in Canada, more especially the transnational dimension of it.
- Additionally, findings of the study could help improve program and policy on immigration.

Confidentiality:

- Information provided during this research remains confidential. Nothing in the research report will be attributed to you directly unless you state otherwise. Pseudonyms will be used to protect your identity when the study findings are disseminated. Statements you make may be quoted but your identity or name will not be used.

- Due to the nature of the process of identifying participants and the size of the sample (e.g. FGDs), there may be some limits to confidentiality. However, adequate care will be taken to protect the information you provide. Please respect the confidentiality of other members of the group by not disclosing the contents of this discussion outside the group. Information gathered from you will be stored in secured cabinets and computer files.
- **Storage of Data:**
 - Data provided will be stored in a secured location separated from the consent forms in the Principal Investigators office at the Department of Sociology for five years.
 - When the data is no longer required, it will be destroyed (soft copy documents will be deleted while hard copies will be shredded).

Right to Withdraw:

- Your participation is voluntary and you may answer only questions that you feel comfortable answering. You may withdraw from the research at any time and will not be obliged to explain or face any penalty.
- Should you wish to withdraw kindly indicate this desire to the researcher using the contact details provided at the top of this form. Upon withdrawal, your data will be destroyed immediately and will not be used as part of the study. If your wish to withdraw data from the study is at the completion of data collection and data analysis has already been embarked upon, it may be impossible to do so since some aspects of research dissemination will have already taken place.

Follow up:

- Results of the study will be sent to participants who indicate their interest in the report on the transcript release form which will be sent to you after data has been transcribed.
- A summary of the study's findings will be published on the Department of Sociology website (<http://www.departmentofsociology.sk.ca/research>).

Questions or Concerns:

- Contact the researcher(s) using the information at the top of page of the page.
- This research project has been approved by the University of Saskatchewan Research Ethics Board. Any questions regarding your rights as a participant may be addressed to these Boards through the UOS Research Ethics Office ethics.office@usask.ca (306) 966-2975. Out of town participants may call toll free (888) 966-2975. **Consent [SELECT APPROPRIATE OPTION(S) FROM BELOW]:**

There are several options for you to consider if you decide to take part in this research. You can choose all, some or none of them. Please put a check mark on the corresponding line(s) that grants me your permission to:

I grant permission to be audio taped:

Yes: ____ No: ____

I wish to review the transcript of this FGD

Yes: ____ No: ____

Continued or On-going Consent:

- Please note, if there is need for follow-up interviews, written consent will be sought again.

Option 1 - SIGNED CONSENT

Your signature below indicates that you have read and understand the description provided; I have had an opportunity to ask questions and my/our questions have been answered. I consent to participate in the research project. A copy of this Consent Form has been given to me for my records.

Name of Participant

Signature

Date

Researcher's Signature

Date

Option 2 - ORAL CONSENT

Oral Consent: If on the other hand the consent has been obtained orally, this should be recorded. For example, the Consent Form dated, and signed by the researcher(s) indicating that "I read and explained this Consent Form to the participant before receiving the participant's consent, and the participant had knowledge of its contents and appeared to understand it." In addition, consent may be audio or videotaped.

Name of Participant

Signature of Participant

Date

Signature of Researcher

Date

A copy of this consent will be left with you, and a copy will be taken by the researcher.

Appendix G

Interview Schedule for Participants

A. (Establish Rapport) [Greetings] My name is Amos Nkrumah and PhD candidate at the University of Saskatchewan currently conducting a research project titled *Transnational Migration: A Study of Ghanaian Immigrant Entrepreneurs' Socio-economic Activities in the Canadian Prairies*. The study aims at determining the factors that motivate Ghanaian immigrants to engage in transnational entrepreneurship, the sources of resources (financial and human) used in establishing transnational business enterprises, and the challenges confronting Ghanaian immigrants in carrying out their entrepreneurial activities in Canada and/or in Ghana. You have been identified as Ghanaian entrepreneur.

B. (Purpose) I would like to ask you some questions about your background, education, and your business activities.

C. (Time Line) The interview should take about 50 minutes.

(Transition) Let me begin by asking you some questions yourself

Topic: Demographic/Socio-Economic Status

Age: ☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-64 ☐ 65-74 ☐ 75 and over

Gender

Place of Origin (Ghana)

Level of Education: ☐ High school certificate ☐ College ☐ Diploma ☐ Bachelor's degree ☐

Master's degree ☐ Doctorate degree

Occupation

Marital Status

Where spouse is residing

Number of Children (if any)

Where children are residing

Date of Arrival in Canada

Immigration Status upon arrival

Current Immigration Status

Accompanying family members upon arrival

Place of first arrival

Place of origin in Ghana:

Current place of residence in Canada

Reasons for coming to Canada

Were you self employed or a paid worker in that country?

Date of establishment of business in Canada?

Number of Ghanaian and non-Ghanaian employees in the business (Full-time and part-time)

What are some of the advantages and disadvantages of hiring Ghanaians to work in your business?

Transition to the next topic

Topic: Motivations Ghanaians immigrants to become transnational entrepreneurs?

What motivated you to start your own business?

Did you try to find a paid job upon arrival in Canada?

Were you successful? What were some of your experiences in this process?

Did family members, friends, and financial institutions in Canada or Ghana influence your decision to start this business?

Have you ever received any training in entrepreneurship?

If so, did you acquire any skills or receive a diploma?

Did this training play a role in setting up this business?

Are you applying your acquired skills to your business?

What is the nature of your business?

Transition to the next topic

Topic: Sources of resources used in establishing business enterprises?

What resources did you use to start this business? Where did you get your initial capital to start this business?

Did friends or family in Ghana or Canada assist you financially or in any other way, like advice etc?

If they did, tell me how family members and/or friends, and financial institution have assisted you financially, through advice etc?

Did any organizations in Ghana or Canada help you?

Did you receive any governmental assistance in Ghana or Canada with your business activities?

If yes, tell me about the help that you received

Tell me about your business partners (probe: are your partners Ghanaians)?

Tell me about your relationship with your other business partners (family, friends)?

I want to learn a little about the competition you face in your business. Tell me about the business competition that you face

Are there other businesses similar to yours in your neighbourhood?

Probe: Does the competition come from other businesses serving Ghanaians?

Probe: Are most of your competitions in Canada or Ghana?

Transition to the next topic

Topic: Ghanaian immigrant entrepreneurs' transnational activities

Do you have any other business/s in Ghana or elsewhere?

Can you tell me a bit about this other business?

Does it present different opportunities or challenges?

Does anyone help you with the other business? Where do they live? How do they provide assistance?

What is/are the most frequent mode (s) of communication you use to communicate with your business partners in Ghana or elsewhere?

How many times in a year do travel to Ghana in a year? Do you engage in formal or informal business activities while in Ghana?

How often do you make telephone calls to Ghana? What is the purpose? Who do you call?

How many times do you email Ghana? What is the purpose? Who do you phone?

Do you use Skype in your business communications? If yes, how often do you use Skype?

Do you import any goods from Ghana? How? Why?

If yes, can you describe the ones you import from Ghana or elsewhere?

Are these products not available in Canada?

Transition to the next topic

Topic: Ties and social capital used in conducting entrepreneurial business

How have family relationships in Ghana and /or in Canada helped your business operation in Canada?

What forms of assistance (financial, advice, child care, etc) have you received from family in Canada or Ghana?

How have family relationships in Ghana/ in Canada hindered your business operation in Canada?

How have organizational ties in Ghana / in Canada helped your business operations in Canada?

How have organizational ties in Ghana / in Canada hindered your business operations in Canada?

Do you or your business belong to any association or organization in Canada?

If yes, what kind of organization – social, religious.....

Do you or your business make any contributions (voluntary, financial contributions etc) to the association you belong to?

What are the business advantages you gain from belonging to this association?

Tell me about the business disadvantages? Probe: Does your membership in this association provide challenges to running your business?

Transition to the next topic

Topic: Patrons of Ghanaian immigrants' entrepreneurial activities

Who are your target customers?

What are the demographic characteristics of your customers? Probe: male, female, white, black etc?

Tell me about your customer base. Who buys your goods/service? Probe: Do Ghanaian immigrants constitute a major part of your customer base?

How did your customers get to know your products or services?

Transition to the next topic

Topic: Challenges Ghanaian immigrants confront in their entrepreneurial activities in both Canada and Ghana?

Can you tell me some of the initial challenges you faced when you started this business

(Financial, cultural, customer base, Access to products etc)

Can you mention any challenges you are currently encountering in your business?

(Financial, cultural, customer base, Access to products etc)

Based on your experience in the business, what would you do differently if you were to start this migration process over again?

Transition: It has been a pleasure interviewing you. Closing: I appreciate the time you took for this interview.

THANK YOU!

Appendix H

Themes and Respondents' Statements

| Themes | Number of Respondents to each theme - Male and Female | Sample Statements by Gender |
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| Reasons for Migration | 40: 15 Males 25 Females | <p>Male “I arrived in Canada in 1969 to study, there was no dentistry school in Ghana and Canada was one on the places available to me at that time and the first one to give me my opening” (Kojo, Calgary: March, 2014).</p> <p>“I came as a student, and in those days you don’t need a visa to come here because Ghana is part of the Commonwealth” (John, Winnipeg: May, 2014).</p> <p>Female “My husband was here and I planned to be here for two years and go back right away after his education that is why I did not bring the kids, the idea was that we would go back home” (Ama, Calgary: March, 2014).</p> <p>“I came to join my husband. We had planned not to stay after his education but to go back home” (Juli, Saskatoon, Jan. 2014)</p> |
| Family Influence in Host Country | 32: 11 Males 21 Females | <p>Male “The work schedule in this country [Canada] can put families apart So we wanted something that will bring our family together” (Calgary, March, 2014)</p> <p>“My wife influenced me to join her in the business and it is a big family business” (Winnipeg, May, 2014)</p> <p>Female “... my motivation was being a mum, a career woman, and a domestic woman ... in order to merge these you needed a business that will run itself and still be there for your children” (Akua, Calgary: March, 2014).</p> <p>“I just wanted to be home with my children. I just wanted a job that will let me be at home, flexibility and have time for my children” (Calgary March, 2014).</p> |
| Home Country Family Influence | 26: 10 Males 16 Females | <p>Male My brother in Ghana introduced me to this business (export of used cars). He sends me specifications, type of car, model, and others for me to buy and ship them to him. I started with just two cars, and I can say the business is doing well” (Winnipeg, May, 2014). I set up this business [Printing press] in Ghana so that the revenue that will be generated will be used to support my family there [Ghana]. You know, this will prevent me from sending money to them every month” (Regina, April, 2014)</p> <p>Female “The name of this business is Globeas: My name is Gloria and my mom’s name is Beatrice so I name the business after myself and my mom. My mom actually came with the name so it is in her honour. My mom used to run a business in Ghana and encouraged me to do same here in (Canada)” (Calgary, March, 2014).</p> <p>“... so when I came to Canada, I realized that I needed to adapt quickly in order to support people that I have left behind, my children, my mom and my sisters. I also realized that when you go and work in the public sector your income will not be enough to cater for your family. I needed to build my mom a house and cater for the family” (Saskatoon, April, 2014)</p> |
| Cultural Influence | 40: 15 Males | <p>Male “My uncles, my dad are all entrepreneurs. My dad after lecturing for years opened his business which is a hotel in the Volta region of Ghana. So it has been part of my growing</p> |

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| | 25 Females | <p>up, how we can do this, how can we improve upon this ... This entrepreneurial culture has been part and parcel of me.”,(Calgary: March, 2014)</p> <p>“My parents had a bakery business and after school I always helped them. Before I migrated, I had my own bakery business with the help of my parents. They gave me some financial support to buy the basic equipments” (Ben, Calgary, 2014)</p> <p>Female</p> <p>“... I started doing business when I was a little girl, helping my mum and auntie (laugh). I started my own business when I was a teenager until I travelled abroad” (Aba, Regina, April, 2014).</p> <p>“When I was growing up my dad always said to me even if you work for anybody you should get your own business because when you have your own business it is like a shock absorber, you ride your own horse, you do everything on your own, you work on your own terms, you work on your own time” (Sara, Saskatoon: May, 2014).</p> |
| Opportunity in the Host Country | 29: 9 Males 20 Females | <p>Male</p> <p>“We realised that there was no Ghanaian shop with ethnic products as there was only one guy I think he is a Caribbean who was selling some of these things. So we thought we could sell Ghanaian ethnic products to help our people [Ghanaians].....” (Boat, Calgary: March, 2014)</p> <p>“When I came to this city, I did some research and I got to know that some immigrants have issues with tax filling and that is what I started with. Now I have different immigrant groups that serving, tax filling, financial planning and others....” (Yaw, Winnipeg, May, 2014)</p> <p>Female</p> <p>“What motivated me was that when I came to this city, I looked around and I realized that there was no store that sold Ghanaian food. Also I realized that Ghanaians struggle before they find their ethnic food to purchase so, upon sober reflection, I realized that if I open a store and sell Ghanaian food it will help the Ghanaian community” (Juli, Saskatoon: February, 2014).</p> <p>“... when I came to Canada the two girls that I have, I was the one braiding their hair and it got to a point where people were asking them who fixed their hair because they liked the styles and they said my mum fixed them”(Adwoa, Calgary: May, 2014).</p> |
| Types of Immigrants’ Enterprises | 40: 15 Males 25 Females | <p>Male</p> <p>“I came to Canada on a scholarship. This scholarship was such that when you finish you go home after one year internship whiles I was having it, there was a coup in Ghana so I couldn’t go back and that is one of the reasons why I stayed here too. What I do basically as dentist is I clean teeth by removing substance and objects; crown teeth, ...do retention of the jaw bones if they are fractured” (Bon, Winnipeg, 2014)</p> <p>“I have Oil and Gas Company in Ghana. I also bid for oil and gas blocks in Canada, I have financial brokerage, life insurance, disability, group benefit, investment, we lease heavy equipment overseas, we build houses, we have environmental company, bid for contract to monitor air quality control, pollutants in the environment in the mining areas” (Glo, Calgary, 2014).</p> <p>Female</p> <p>“... I helped a friend who had a client with disability in her home but had to make an emergency trip to Ghana and asked me if I could help that client. After working for two weeks, I fell in love with the job and I said wow, this is something I can do.....”(Ama, Calgary: March, 2014)</p> <p>I have a Diploma in Cosmetology from Ghana, and I did Beauty therapy also, so I have all the certificates. I was operating the same business back home in Ghana. I was having a big hair salon in Ghana. When I came to Canada, I realized that I can use my profession here although I have to go through certification... (Saskatoon, April, 2014).</p> |
| Source of Capital | 40: 15 Males | <p>Male</p> <p>“I used my personal savings and my pension money to start this business” (Dan, Winnipeg,</p> |

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| | 25 Females | <p>May, 2014)</p> <p>“...one of the things is that no bank was willing to give me financing because a restaurant business was a high risk business and the bankruptcy rate in restaurant business is very high so it was not a business that the banks were interested in funding and I didn’t have \$150,000 to buy a business so I used something they called ‘creative financing’, in which you rely on friends and family to contribute money”. (Sam, Regina, Feb. 2014)</p> <p>Female</p> <p>...I started with my personal savings, well my husband studied in Ghana and any time he came back to Canada for holidays; he would bring some musical instruments to sell. So he started it and when I came we expanded it. So we used personal savings (Dora, Winnipeg, May, 2014).</p> <p>“It came from my own resources and personal savings. Actually, I did not start with any huge capital. I reinvested the money I got from hair braiding. (Ada, Regina, April, 2014).</p> |
| Transnational Entrepreneurial Ties to Homeland | 35: 15 Males 20 Females | <p>Male</p> <p>“For the food section, we bring the Ghanaian products from Ghana, these products came last week ... we have relatives in Ghana who go [a]round to buy all the products that we need and send them to us” (Kwaku, Calgary, March, 2014)</p> <p>“I left my country [Ghana] about 22 years ago; I guess I’m right, to Canada. I have been to Ghana only three times within the period that I have been in Canada and because I have a business in Ghana, my people [family members and the community] remember me. My name is attached to my business in Ghana. I communicate with them almost every day” (Kofi, Winnipeg, 2014)</p> <p>Female</p> <p>“Yeah, my sister in Ghana sends most of the clothes, and the wooden carvings and the drums are sent by my husband’s drumming teacher [Christopher] at the University of Ghana ... my sister gets the things and Christopher adds the drums and ships them to me” (Akoto Winnipeg, May, 2014).</p> <p>“...I have people in Ghana who buy the goods and ship them to me here. I import almost all my goods from Ghana” Yaa, Saskatoon, February, 2014</p> |
| Reciprocity in Transnational Entrepreneurial Ties and Linkages | 35: 15 Males 20 Females | <p>Male</p> <p>“In Ghana, I am setting up a clinic and I have sent everything such as all the equipment [sic] there ... a clinic for the community. The aim of this clinic is for the students in the university both in Kumasi and Accra [two cities in Ghana] to take turns and engaging in community outreach experience. It is not really for the money but to help dentistry in Ghana because I’m a very strong member of the Dentistry Association... I went with some colleagues from here [Canada] to Ghana for about two weeks and they are eager to go again on the same project” (Adu, Winnipeg: May, 2014)</p> <p>“When I ship goods to Ghana my father is the one who clears the goods through Customs at the port. I also have an agent back home that I contact concerning my goods” (Dan, Regina: April, 2014)</p> <p>Female</p> <p>“I am a member of the Ghana Physicians and Surgeons foundations of North AmericaWe provide support like lecture series and a professional pool for medical school, and our colleagues in Ghana like a faculty pool. I go and offer service, teach, do community service back home, support or help a colleague” (Dori, Winnipeg: May, 2014).</p> <p>“...Anytime I need materials, I tell her I want this and I want that, she buys them and ship[s] them..... there are some types of material that you will not find here [Canada] for example, the African laces, Ghana’s Kente are not produced here and you will not get them from the stores [here] ... some people want exactly the designs that Ghanaian[s] back at home are wearing (Susan, Calgary, March, 2014).</p> |
| Channels of Transnational Entrepreneurial Transactions | 40: 15 Males 25 Females | <p>Male</p> <p>“I am going to Ghana next week; I am going to be away for about a week. I traveled a lot until last year ... I travel to Ghana every other month even now; I am going to Ghana next week to see my partners. Sometimes twice a month, sometimes I just go for a meeting with</p> |

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| | | <p>the minister or GNPC (Ghana National Petroleum Company) and come back, but on the average I will say every other month (Calgary, March 2014).</p> <p>“... right now with my iPhone I can do ‘face-time’ with my partners in Ghana. If I want to know what is going on with my partners in Ghana, I just pick up my Iphone and do face-time. On a formal level, I use email especially if it [the communication] has to go through lawyers. I use face-time a lot because it is quicker and wherever I am in the world I can use it” (Sam, Calgary: March, 2014)</p> <p>Female</p> <p>“I have been flying to the United States and other countries to braid people’s hair ... From the United States; sometimes I travel to Dubai to get some of my products ...” (Ama, Calgary, March 2014)</p> <p>“I consult as part of AOMEGA GROUP INC [a company].... it’s more of designs ... I sent the pictures (designs) and the plan through email to clients in Ghana ... “ (Afia, Calgary: March, 2014).</p> |
| Set-up process and financing | <p>29: 10 Males 19 Females</p> | <p>Male</p> <p>“It was difficult to get financial help to purchase this place [business facility]. At that time, my credit history was not sufficient to get me a loan from the bank” (Daa, Calgary, March, 2014)</p> <p>“The process of registration especially for import and export took a lot of time. Long waiting for approval because of certification of imported products was frustrating” (Winnipeg, May, 2014)</p> <p>Female</p> <p>“Putting together a proposal for the application in the field that I have less knowledge [terminologies in the application process] in was very challenging. There were a lot of medical terms that I had no knowledge of and I had to do a lot of research (Gloria, Calgary March, 2014).</p> <p>“... I was told that if I can operate in my field, I have to be certified. I have [a] Diploma in Cosmetology from Ghana and I did beauty therapy also so I have all the certificates but yet they were insisting that I take one particular course which costs \$15, 000 for ten months ... yeah it’s crazy” (Ama, Saskatoon, June 2014).</p> |
| Race and Language (Accent) | <p>40: 15 Males 25 Females</p> | <p>Male</p> <p>“... at the beginning of the restaurant business, some of the customers would come, especially the White customers and when they realized that you are Black, they do not come back again, so we lost most of our customers because of that” (Calgary March, 2014).</p> <p>“...There are times I have delivered food and the kinds of questions they asked me showed some sort of ignorance. We had some situations where people have refused to eat the food ... they were not happy about who prepared the food and those kinds of things” (Regina, February, 2014).</p> <p>Female</p> <p>“... I had somebody who told me in my face that “gee you are an immigrant, you are a woman, the judges you know ..., it will be hard”, he just told me, this Caucasian I met, “you are an immigrant and a woman it’s going to be hard for you to find an acceptance” ... he told me to my face (laugh), yeah” (Calgary March, 2014).</p> <p>“It took two years for me to make a large deposit without the bank staff questioning it. I would go and make a large deposit, I would go through the wringer, I would send my staff [Caucasian] with the same amount, and there would be no problem just because of the colour of their skin ... the bank would ask me “where did you get this cheque from?” They have to call the company to actually make sure they issued the cheque with that amount to you... (Winnipeg May, 2014)</p> |
| Resiliency | <p>28: 10 Males 18 Females</p> | <p>Male</p> <p>“I overcame the challenge of being a minority and the perception and label that a Black person cannot perform so, I tried to learn all the things that will boost my confidence for performance from the very beginning. When I was pursuing my accounting programme and</p> |

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| | | <p>I knew I would work in my own office set-up, I knew I had to sharpen the way I speak, even though I speak with an accent I can be clear in my communications....” Calgary March, 2014).</p> <p>“As a dentist, I have received racial slur many times... you know, I have lost count of them. I am professional and I’m determined to hold on to my code of ethics of the profession” (Winnipeg, May, 2014)</p> <p>Female</p> <p>“One thing that I believe God gave to me is the spirit of boldness, and He gave me the tenacity to fight which may also be because of the Ashanti¹ genes in me. You know, Ashantis are fighters <i>Asante Kotoko wu kum apem, apem beba</i> [literally means: if you kill a thousand another thousand will come] also had a big impact. I never give up; I never ever give up....” Saskatoon, May, 2014)</p> <p>“I have clients who hate Black people ... I said, well, may be the client should move as I have no choice. I am Black, there is nothing different between them and I [sic] just that my colour is black.....” “Calgary March, 2014”</p> |
| A Niche Market for Entrepreneurs | 30: 10 Males 20 Females | <p>Male</p> <p>I started with the Ghanaian immigrant community by filing their taxes for them at a rate. By word of mouth, they informed other immigrant communities, so I have clients who are from Nigeria, Somalia and others” (Calgary, March, 2014)</p> <p>“Whenever the association is having an event, I get the chance to cook for them because I’m the only one licensed to cook. So in that regard, I get business, and also Ghanaians who patronize our business by word of mouth tell other people who are non-Ghanaians. If they work with them and they [the co-workers] are looking for a caterer they will make recommendations” (Regina, February, 2014).</p> <p>Female</p> <p>“I got [the] majority of my customers through [the] Ghana association. The association sent an email to all the members concerning my business, and the response was very good. Some of the customers, too, came through referral (Saskatoon, January, 2014).</p> <p>“I started with the Ghanaian community by word of mouth and distribution of my complementary cards. Those I talked to also talked to their friends about what I do. Some also saw some of the clothes that I made for my customers and my customers referred them to me” (Calgary March, 2014).</p> |
| The Back-Stage-Role Strategy | 25: 10 Males 15 Females | <p>Male</p> <p>I have a White secretary as an assistant who does all my appointments with clients. I’m behind the scenes and I show up when appointments are made for me to meet with the client. I remember showing up in someone house because my assistant made a phone call booked an appointment to meet a family [Caucasian] in their home for financial planning and the door open 7oclock at night and she sees a Blackman standing there, like something changed and it was not that easy...” (Calgary, March, 2014).</p> <p>“My front desk attendance is a White woman. I did this because there are some potential clients when they see Black people, they would not come inside the shop. I learnt this strategy from a friend, whose business failed because of this issue” (Winnipeg, May, 2014).</p> <p>“My voicemail has a Caucasian accent this is because most of my clients are non-African and accent is a big issue. So, in order not to loss potential clients, I decided to this strategy” (Saskatoon, January, 2014)</p> <p>Female</p> <p>I learnt very quickly not to go to see people in person. I win them over the phone and fortunately I don’t have the strong accent, so, as far as they are concerned, they were dealing</p> |

¹ Ashanti is one of the ethnic groups in Ghana.

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| | | <p>with a Caucasian or Canadian and by the time we actually met in person they are too far down in the interaction to get out they have committed themselves, they are too far in it (Winnipeg, May, 2014)</p> <p>On my voicemail, I have a North American accent because you know; sometime accent [African accent] may put some people [Caucasians] ... one of my friends did it for me (Calgary, March, 2014).</p> <p>"I have two sales associates and they are all White. I did this in order to attract non-African clients" (Winnipeg, May, 2014)</p> |
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Source: Fieldwork, 2014